



ECONOMIC AND DEMOGRAPHIC ANALYSIS OF MONTANA

VOLUME I Economic Profile

Prepared by



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VOLUME I

ECONOMIC PROFILE

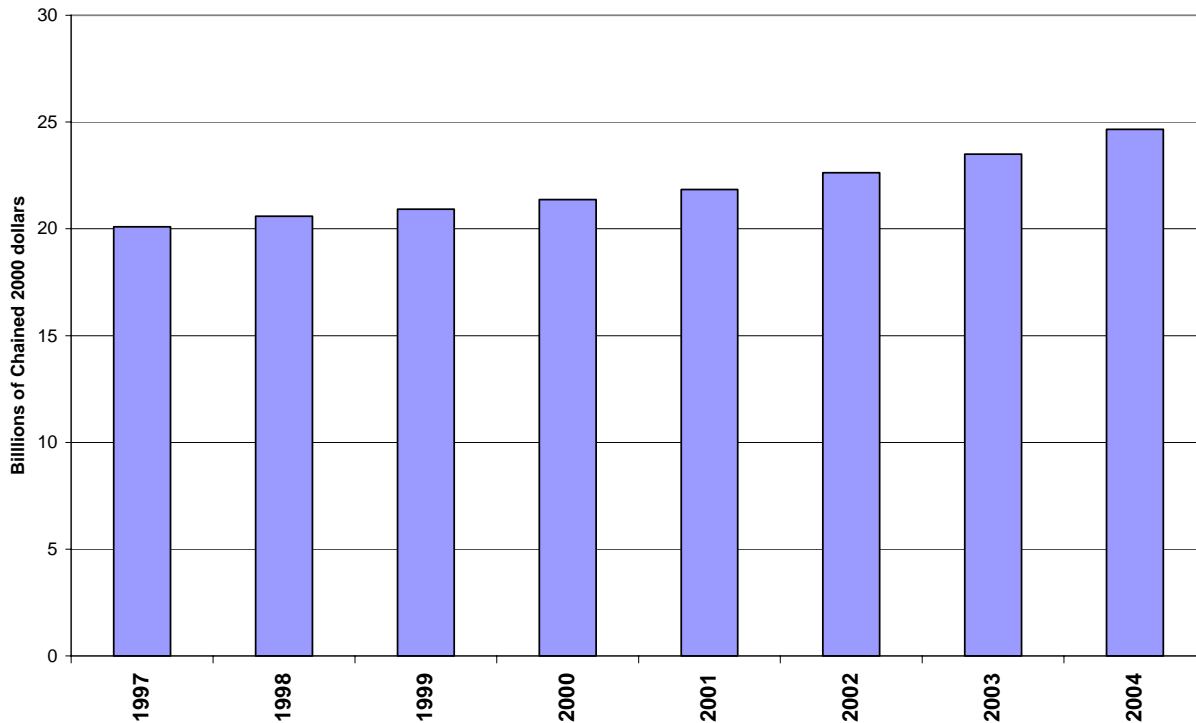
Volume I presents and analyzes Montana economic data by county including income and poverty data from the U.S. Census Bureau, employment, earnings and income data from the U.S. Bureau of Economic Analysis (BEA), and labor force statistics from the Montana Department of Labor and Industry (MDOLI) and the U.S. Bureau of Labor Statistics (BLS).

In 2004, Montana's per capita personal income (PCPI) was \$26,857, ranked 45th in the United States and was 81% of the national average of \$32,937. Per capita personal income is total income divided by total population. The 2004 PCPI reflected an increase of 4.0% from 2003, compared to the national increase of 4.2%. Since 2000, Montana's PCPI has increased an average of 4.2% annually. Montana's PCPI has ranked below 40th since 1984.

ECONOMIC STRUCTURE

To gauge overall economic progress in the Montana economy, one measure is the value of goods and services produced by Montana businesses (Gross State Product). Gross State Product (GSP) is determined by summing up the dollar value of goods and services produced and sold by businesses in the state. In general, GSP will increase over time because it reflects both prices and quantities of products sold. As the general price level rises over time, GSP may increase even if the quantity of products being sold has not changed. A better indicator of changes over time in the state is Real (or constant dollar) Gross State product. Real GSP has had the effects of price changes removed and gives a clearer idea of what is happening to production or sales levels within the state. The chart "Real Montana Gross State Product" on the next page illustrates the relationship of real GSP in Montana from 1997 through 2003. Data for 2003, and revised data for 1997 – 2002, was released by the U.S. Bureau of Economic Analysis (BEA) on December 15, 2004. Revisions were necessary due to the change in categorization of industries from the U.S. Standard Industrial Classification (SIC) system to the North American Industry Classification Systems (NAICS).

Real Montana Gross State Product

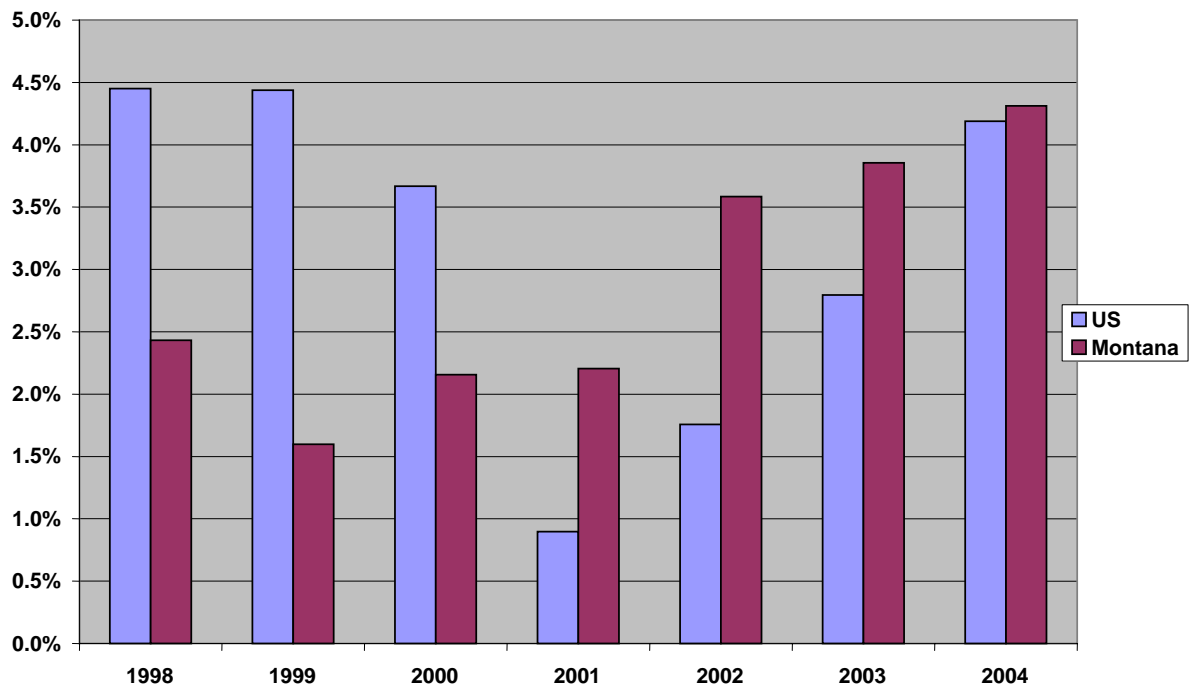


Data is presented in chained 2000 dollars so that it is comparable across time periods. This removes the effect of inflation. Periodically, government agencies like the BEA will update the base year used.

In general, the state has increased its production of goods and services except for the mid to latter 1980's. Since 1997, Montana's real GSP has increased an average of 3.0% per year. The increases in 2003 (3.9%) and 2004 (4.9%) were the highest over the past 8 years.

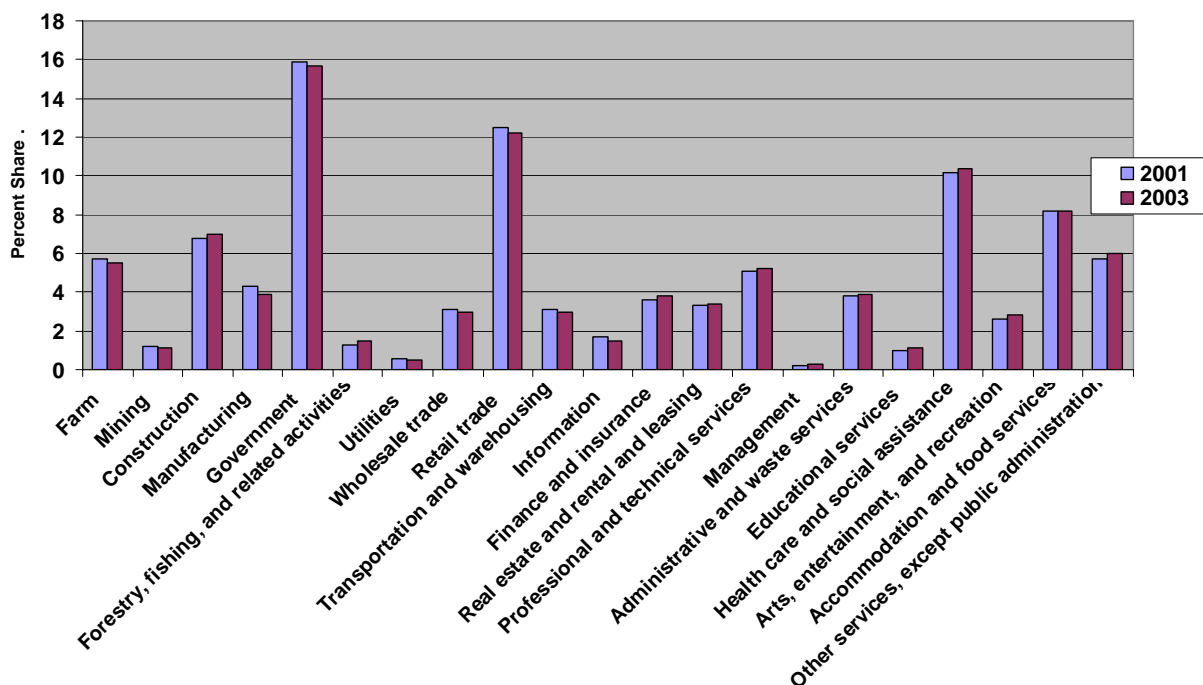
The year-to-year variability is more apparent in the chart on the following page, which shows effectively the change in quantities produced from one year to the next. This chart (data from BEA) reflects the decline in the state's economy from 1998 through 1999 and the gradual improvement since then. In fact, the increase in GSP for Montana during the past four years has outstripped the national growth rate.

**Percent Change in Montana Real Gross State Product compared to U.S.
(chained 2000 dollars)**



Although the overall improvement in the Montana economy is reflected in Gross State Product, these numbers provide no information on whether the trend is consistent across all industries within the state. Employment data by industry can be used to further analyze what is occurring in the Montana economy. Initially, businesses are divided into sectors by NAICS codes and then the employment trends in each sector are calculated as a share of the total employment within the state¹. An examination of changes in the share of employment provides information on which sectors of the state's economy are increasing or declining in relative importance. The chart on the next page (data from BEA) provides a basis for comparing changes in sectors from 2001 to 2003. Industry level data for 2004 is not available at the date of this report. The change from SIC to NAICS does not allow for comparison of data prior to 2001 with more recent data.

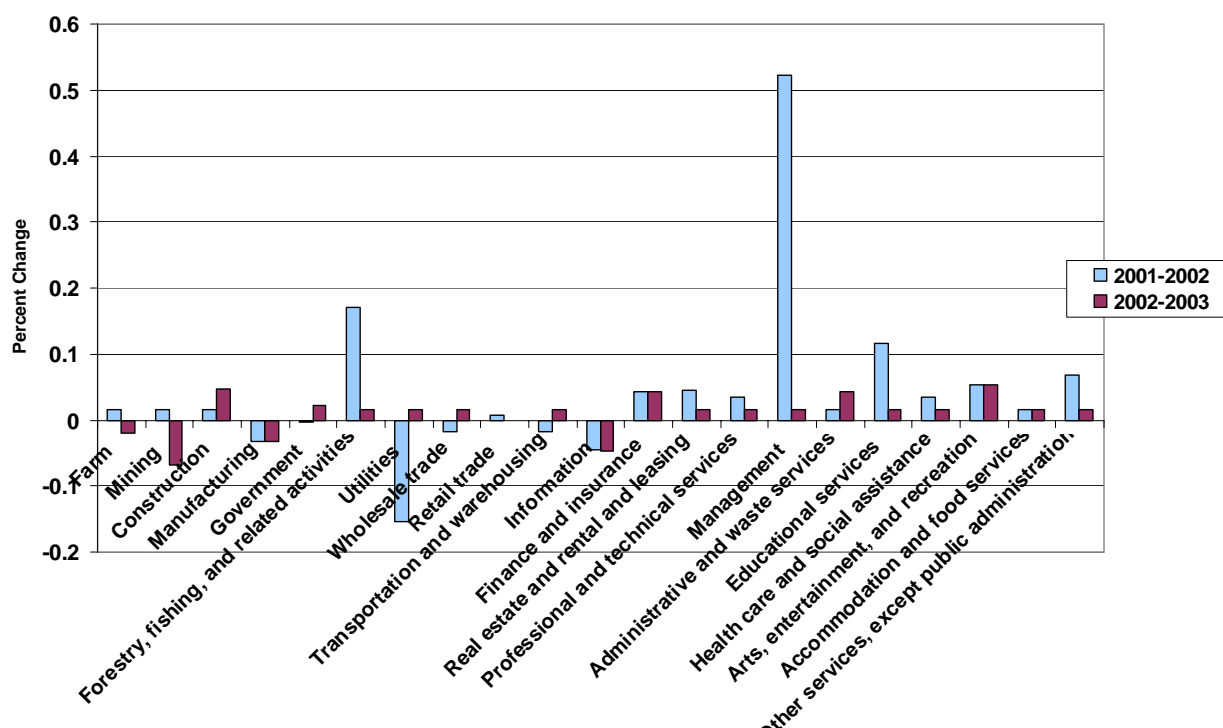
**Share of Statewide Employment by Sector
2001 to 2003**



The relative importance of a sector to the state's economy as evidenced by its share is showing only slight changes during the three-year period for which data exists. This is not unexpected because the time period involved in constructing and starting up a business is between one and three years.

¹ In 2002, the BEA changed from the SIC system (standard industrial classification) to the NAICS (North American Industry Classification System) for data collection.

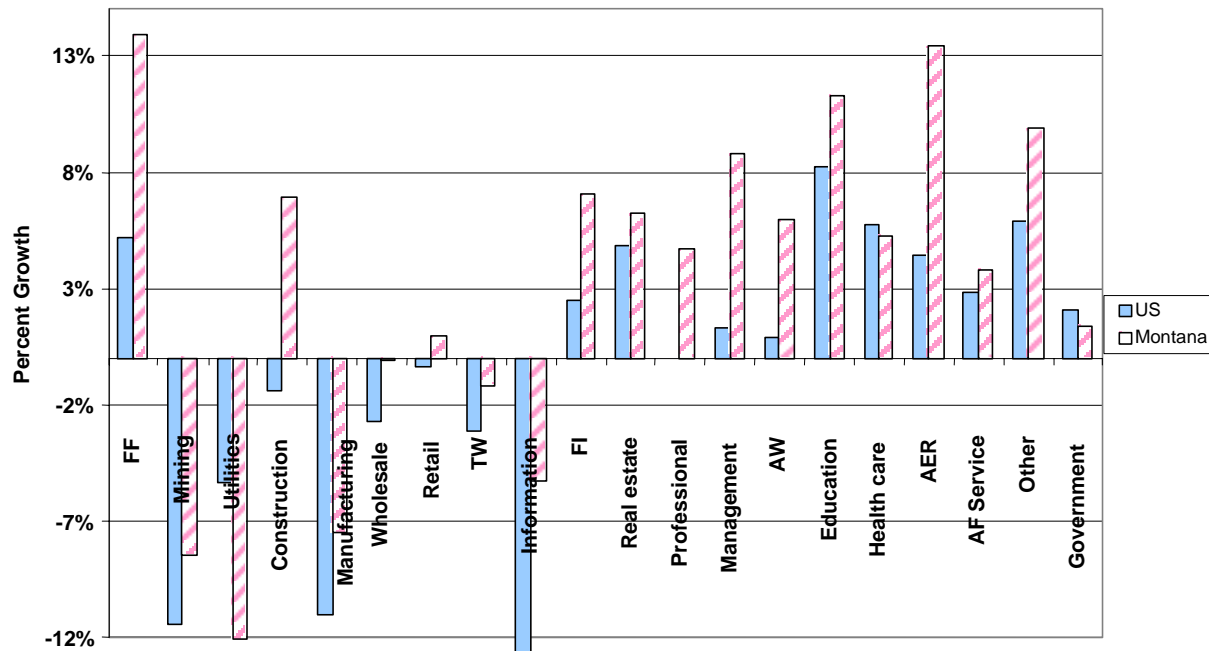
Montana Employment Growth by Sector 2001 to 2003



Examining growth rates by sector provides more information on expansion or contraction of industries within the state. Mining, agriculture and information sectors declined during the most recent period. Arts, entertainment and recreation showed the largest percentage growth during the 2002-2003 time period.

To better understand the changes in Montana's economy between 2001 and 2003, it is useful to compare the changes to the trend nationally for the same industries. This chart displays the rate of growth of the different sectors nationwide and the rate of growth of the same sectors in Montana (data from BEA).

**Montana vs. United States
Growth by Industry Sector
2001-2003**



FF = forestry and fishery TW = transportation and warehousing FI = finance and insurance
 AW = administrative and waste services AER = arts, entertainment and recreation
 AF = accommodation and food services

Construction, finance and insurance, management and education fared substantially better in Montana than in the U.S. as a whole. Retail continued to expand, as did arts, entertainment and recreation. Some slower growth than nationally was seen in government and health care.

LABOR FORCE AND EMPLOYMENT

Labor force statistics are collected by the Montana Department of Labor and Industry, under rules established by the U.S. Bureau of Labor Statistics, and represent the civilian labor force, including self-employed persons and paid family workers. The primary source for these statistics is a monthly survey of 950 households throughout Montana.

The labor force is defined as the number of persons 16 years and older, either employed or unemployed, excluding members of the armed forces. Employment is defined as those persons who work for pay or profit during the week. Also included as employed are persons who were not working but had some job attachment and were not looking for work (such persons may be temporarily absent from a job due to illness, weather, vacation, labor dispute, whether or not they were being paid during their time off). The unemployment rate is defined as the number of unemployed persons expressed as a percentage of the labor force. These labor force statistics represent the most recent data as of the date of this report. Data is periodically re-estimated.

Below is a summary of labor force and employment statistics for the 6 largest counties in Montana:

	Average Annual Labor Force				Change 2001 - 2004	
	2001	2002	2003	2004	#	%
Cascade	36,963	36,217	36,527	39,209	2,246	6.1%
Flathead	40,576	40,321	41,632	41,868	1,292	3.2%
Gallatin	44,254	44,562	46,034	44,764	510	1.2%
Lewis & Clark	27,729	27,588	28,393	31,139	3,410	12.3%
Missoula	52,577	54,287	56,669	57,504	4,927	9.4%
Yellowstone	67,806	70,226	72,032	77,183	9,377	13.8%
Montana	463,507	463,516	474,910	483,043	19,536	4.2%

	Average Annual Employment				Change 2001 - 2004	
	2001	2002	2003	2004	#	%
Cascade	35,286	35,315	34,853	37,566	2,280	6.5%
Flathead	38,190	38,098	38,960	39,625	1,435	3.8%
Gallatin	43,139	43,762	44,725	43,270	131	0.3%
Lewis & Clark	26,431	27,003	27,279	29,940	3,509	13.3%
Missoula	50,602	50,894	54,480	55,229	4,627	9.1%
Yellowstone	65,457	65,647	69,436	74,473	9,016	13.8%
Montana	452,124	442,000	442,144	461,746	9,622	2.1%

	Average Annual Unemployment Rate				Change 2001 - 2004	
	2001	2002	2003	2004		
Cascade	4.5%	4.3%	4.6%	4.2%	-0.3	-6.7%
Flathead	5.9%	5.6%	6.4%	5.4%	-0.5	-8.5%
Gallatin	2.5%	2.7%	2.8%	3.3%	0.8	32.0%
Lewis & Clark	4.4%	4.3%	3.9%	3.9%	-0.5	-11.4%
Missoula	3.8%	3.9%	3.9%	4.0%	0.2	5.3%
Yellowstone	3.5%	3.7%	3.6%	3.5%	0.0	0.0%
Montana	4.6%	4.6%	4.7%	4.4%	-0.2	-4.3%

Statewide, the average annual labor force increased by 4% and the average annual employment showed a small increase from 2001 to 2004, while the average annual unemployment rate decreased 0.2 percentage points or 4.3%. Cascade, Lewis and Clark, and Yellowstone counties all showed a decrease in their unemployment rate while Flathead, Gallatin and Missoula counties showed an increase in their unemployment rate.

Historical detail by county of labor force, employment, and the unemployment rate are on the following three pages. The sum of individual counties may not agree to the Montana total due to rounding.

From 1996 to 2004, Montana's labor force has increased 8.77%, while average annual employment has increased 9.76%. During the same time period, the unemployment rate dropped .9 percentage points or a 17% drop in the unemployment rate.

Some counties within Montana have enjoyed solid employment growth while other areas have continually languished. Carter, Chouteau, Daniels, Gallatin, McCone and Powder River counties have maintained an average unemployment rate of 3.0% or below since 1995. Big Horn, Glacier, and Lincoln counties have experienced an average unemployment rate of 10.0% or higher since 1996. Since 1996, the following counties have experienced at least a 3.0 percentage point drop in their unemployment rate: Blaine, Glacier, Philips, Rosebud, Roosevelt and Sanders, while Hill County experienced a 3.0 percentage point increase in its unemployment rate.

TABLE I.1
ANNUAL AVERAGE LABOR FORCE IN MONTANA
Montana Department of Labor and Industry

COUNTY	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
Beaverhead	4,891	4,945	5,024	5,161	5,152	5,034	5,035	4,831	4,940	5,033
Big Horn	4,888	5,024	5,117	5,226	5,417	5,832	5,264	5,080	5,111	5,059
Blaine	2,815	2,879	2,838	2,936	2,976	2,914	2,657	2,591	2,607	2,848
Broadwater	1,858	1,912	2,056	2,143	2,137	2,139	2,053	2,103	2,185	2,277
Carbon	4,232	4,461	4,603	4,751	4,857	4,843	4,672	4,613	4,654	5,366
Carter	873	947	918	1,008	1,079	1,088	920	896	914	712
Cascade	36,679	36,822	37,638	38,229	37,320	27,474	36,963	36,217	36,527	39,209
Chouteau	2,615	2,731	2,686	2,839	2,933	2,936	2,693	2,489	2,542	2,633
Custer	5,893	5,947	5,958	6,203	6,074	6,102	5,899	5,678	5,715	5,756
Daniels	1,200	1,265	1,266	1,324	1,316	1,319	1,205	1,187	1,125	818
Dawson	4,728	4,719	4,764	4,956	5,064	5,044	4,889	4,791	4,834	4,305
Deer Lodge	3,869	3,743	3,757	3,919	3,934	3,976	3,872	3,840	3,575	3,929
Fallon	1,522	1,628	1,671	1,737	1,729	1,661	1,543	1,589	1,580	1,617
Fergus	5,858	6,101	6,189	6,372	6,412	6,476	6,090	5,927	5,943	5,860
Flathead	35,663	36,499	37,394	38,117	37,884	38,333	40,576	40,321	41,632	41,868
Gallatin	35,914	37,695	39,125	40,492	42,441	43,439	44,254	44,562	46,034	44,764
Garfield	878	928	901	968	1,071	1,086	920	875	884	662
Glacier	5,573	5,614	5,642	5,651	5,484	5,359	5,226	5,153	5,372	5,942
Golden Valley	482	498	484	528	579	594	493	460	475	492
Granite	1,092	1,124	1,144	1,212	1,232	1,249	1,144	1,121	1,126	1,304
Hill	8,907	8,950	8,973	9,218	8,993	8,957	9,169	9,170	9,305	8,091
Jefferson	4,596	4,783	4,897	5,061	5,119	4,999	4,831	4,870	5,023	5,439
Judith Basin	1,050	1,099	1,082	1,153	1,231	1,234	1,154	1,083	1,112	1,107
Lake	10,244	10,630	10,910	11,261	12,384	12,572	11,752	11,545	11,641	11,670
Lewis & Clark	27,399	27,463	27,969	28,042	27,951	28,643	27,729	27,588	28,393	31,139
Liberty	1,090	1,091	1,058	1,151	1,228	1,219	1,085	1,038	1,062	884
Lincoln	7,363	7,108	7,216	7,419	7,066	6,962	6,739	6,703	7,018	7,743
McCone	1,156	1,190	1,170	1,251	1,307	1,315	1,167	1,139	1,138	1,025
Madison	3,470	3,586	3,631	3,765	3,996	4,018	4,011	3,850	3,909	3,725
Meagher	938	955	956	1,003	1,077	1,116	1,045	930	963	936
Mineral	1,684	1,622	1,672	1,713	1,672	1,669	1,713	1,639	1,637	1,930
Missoula	47,746	49,672	51,096	52,005	53,561	55,128	52,577	54,287	56,669	57,504
Musselshell	1,923	1,925	1,930	1,963	1,841	1,853	1,753	1,770	1,788	2,118
Park	9,984	10,356	10,406	10,568	10,350	10,381	9,894	9,580	9,621	8,874
Petroleum	298	309	298	323	371	379	306	281	292	222
Philips	2,432	2,442	2,374	2,503	2,438	2,368	2,154	2,087	2,121	2,175
Pondera	2,991	3,140	3,159	3,357	3,452	3,466	3,195	3,092	3,134	2,715
Powder River	1,141	1,248	1,230	1,302	1,309	1,308	1,157	1,150	1,152	932
Powell	2,345	2,411	2,443	2,517	2,541	2,566	2,315	2,351	2,366	2,694
Prairie	646	671	658	686	686	704	637	626	604	568
Ravalli	15,039	15,909	16,436	16,988	17,624	17,936	18,623	18,544	19,252	18,219
Richland	5,371	5,374	5,482	5,669	5,716	5,710	5,386	5,317	5,228	4,931
Roosevelt	4,094	4,015	3,991	4,117	4,351	4,324	3,954	4,003	4,137	4,130
Rosebud	4,674	4,530	4,620	4,314	4,570	4,610	4,610	4,420	4,782	4,325
Sanders	4,078	4,042	4,063	4,069	4,298	4,285	4,323	4,309	4,464	4,663
Sheridan	2,057	2,035	2,033	2,158	2,184	2,164	1,930	1,909	1,928	1,804
Silver Bow	16,658	16,866	17,337	17,913	17,569	17,041	16,441	16,433	16,679	17,324
Stillwater	3,697	3,923	4,044	4,189	4,736	4,843	5,540	5,369	5,330	4,525
Sweet Grass	1,655	1,692	1,713	1,786	1,811	1,833	1,912	1,832	1,839	2,653
Teton	2,980	3,112	3,073	3,275	3,496	3,511	3,168	3,157	3,202	3,001
Toole	2,767	2,794	2,782	2,874	2,983	2,937	2,724	2,689	2,922	2,586
Treasure	425	440	434	477	509	519	482	422	454	420
Valley	4,184	4,358	4,349	4,461	4,342	4,259	4,093	4,115	4,267	3,763
Wheatland	1,281	1,348	1,351	1,379	1,277	1,260	1,223	1,119	1,124	1,056
Wibaux	561	566	564	604	593	602	544	555	555	518
Yellowstone	66,500	66,964	68,270	69,776	71,439	72,307	67,806	70,226	72,032	77,183
Montana	434,948	444,096	452,833	464,077	471,159	475,729	463,507	463,516	474,910	483,043

TABLE I.2
ANNUAL AVERAGE EMPLOYMENT IN MONTANA
Montana Department of Labor and Industry

COUNTY	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
Beaverhead	4,706	4,762	4,837	4,952	4,936	4,843	4,875	4,589	4,759	4,850
Big Horn	4,288	4,540	4,654	4,780	4,925	4,988	4,356	4,343	4,308	4,602
Blaine	2,553	2,604	2,558	2,680	2,744	2,720	2,508	2,436	2,465	2,717
Broadwater	1,763	1,818	1,983	2,031	2,025	2,043	1,964	1,956	2,077	2,185
Carbon	3,997	4,226	4,352	4,487	4,624	4,598	4,458	4,425	4,477	5,156
Carter	861	936	901	981	1,060	1,067	899	864	894	691
Cascade	34,850	35,221	35,783	36,302	35,527	35,467	35,286	35,315	34,853	37,566
Chouteau	2,538	2,670	2,632	2,763	2,858	2,849	2,611	2,463	2,478	2,545
Custer	5,649	5,693	5,705	5,930	5,840	5,844	5,686	5,589	5,536	5,524
Daniels	1,172	1,241	1,247	1,293	1,282	1,282	1,171	1,155	1,100	786
Dawson	4,572	4,589	4,629	4,773	4,889	4,879	4,760	4,796	4,718	4,134
Deer Lodge	3,532	3,482	3,529	3,645	3,646	3,656	3,600	3,676	3,343	3,680
Fallon	1,479	1,596	1,621	1,687	1,644	1,604	1,502	1,528	1,538	1,571
Fergus	5,521	5,780	5,844	5,993	6,110	6,104	5,732	5,700	5,641	5,567
Flathead	32,919	33,953	34,763	35,279	35,431	36,011	38,190	38,098	38,960	39,625
Gallatin	35,121	36,886	38,114	39,428	41,491	42,318	43,139	43,762	44,725	43,270
Garfield	853	905	871	937	1,044	1,045	900	838	863	639
Glacier	4,776	4,870	4,883	4,865	4,727	4,654	4,629	4,620	4,745	5,466
Golden Valley	447	470	455	496	550	561	468	439	442	465
Granite	1,014	1,067	1,065	1,109	1,146	1,156	1,055	1,060	1,048	1,236
Hill	8,408	8,556	8,522	8,695	8,521	8,514	8,804	8,910	8,944	7,731
Jefferson	4,403	4,564	4,697	4,842	4,919	4,740	4,686	4,787	4,805	5,211
Judith Basin	1,007	1,058	1,032	1,108	1,183	1,182	1,111	1,022	1,063	1,062
Lake	9,469	9,918	10,179	10,482	11,679	11,808	10,725	11,059	10,857	10,997
Lewis & Clark	26,112	26,323	26,679	26,832	26,848	27,465	26,431	27,003	27,279	29,940
Liberty	1,068	1,074	1,035	1,119	1,183	1,181	1,053	1,009	1,030	849
Lincoln	6,296	6,303	6,370	6,482	6,231	6,150	5,979	5,996	5,901	6,989
McCone	1,126	1,154	1,134	1,209	1,266	1,275	1,139	1,126	1,111	996
Madison	3,312	3,454	3,483	3,620	3,838	3,864	3,876	3,700	3,755	3,582
Meagher	886	912	905	953	1,016	1,037	985	914	911	885
Mineral	1,476	1,481	1,523	1,535	1,521	1,520	1,567	1,540	1,489	1,814
Missoula	45,498	47,871	49,110	50,046	51,932	53,352	50,602	50,894	54,480	55,229
Musselshell	1,766	1,776	1,786	1,826	1,699	1,717	1,636	1,611	1,661	1,996
Park	9,567	9,902	9,912	10,035	9,834	9,837	9,438	9,416	9,181	8,481
Petroleum	286	297	286	307	352	358	299	282	278	211
Philips	2,293	2,243	2,220	2,300	2,259	2,257	2,061	1,996	2,023	2,078
Pondera	2,874	3,014	3,044	3,198	3,309	3,310	3,059	3,012	2,974	2,568
Powder River	1,120	1,233	1,211	1,264	1,269	1,271	1,135	1,118	1,121	895
Powell	2,170	2,291	2,316	2,394	2,429	2,445	2,200	2,312	2,229	2,528
Prairie	619	642	623	645	662	674	607	585	582	541
Ravalli	14,160	15,007	15,449	15,863	16,658	17,013	17,776	17,584	18,201	17,265
Richland	5,086	5,092	5,217	5,349	5,354	5,360	5,122	5,011	4,989	4,755
Roosevelt	3,680	3,625	3,647	3,760	3,947	3,914	3,662	3,688	3,816	3,864
Rosebud	4,265	4,012	4,237	3,972	4,248	4,268	4,281	4,243	4,482	4,097
Sanders	3,516	3,549	3,643	3,658	3,925	3,941	3,969	3,952	4,097	4,353
Sheridan	2,007	1,993	1,982	2,067	2,075	2,070	1,867	1,837	1,860	1,736
Silver Bow	15,769	15,949	16,530	16,958	16,692	16,022	15,590	15,717	15,827	16,484
Stillwater	3,531	3,760	3,838	4,008	4,568	4,613	5,370	5,181	5,169	4,364
Sweet Grass	1,602	1,650	1,654	1,715	1,761	1,789	1,864	1,775	1,792	2,598
Teton	2,893	3,020	2,995	3,165	3,392	3,370	3,056	2,991	3,094	2,885
Toole	2,631	2,700	2,699	2,783	2,887	2,839	2,649	2,646	2,842	2,500
Treasure	412	426	418	453	490	494	467	405	438	402
Valley	4,018	4,185	4,187	4,287	4,165	4,091	3,950	3,951	4,116	3,605
Wheatland	1,222	1,295	1,295	1,290	1,207	1,204	1,182	1,071	1,078	1,009
Wibaux	538	546	546	570	572	578	530	528	538	500
Yellowstone	63,611	64,247	65,433	67,049	68,976	69,648	65,457	65,647	69,436	74,473
Montana	409,283	420,699	428,573	438,006	446,663	452,124	442,000	442,144	452,416	461,746

TABLE 1.3
ANNUAL AVERAGE UNEMPLOYMENT RATES IN MONTANA (PERCENT)

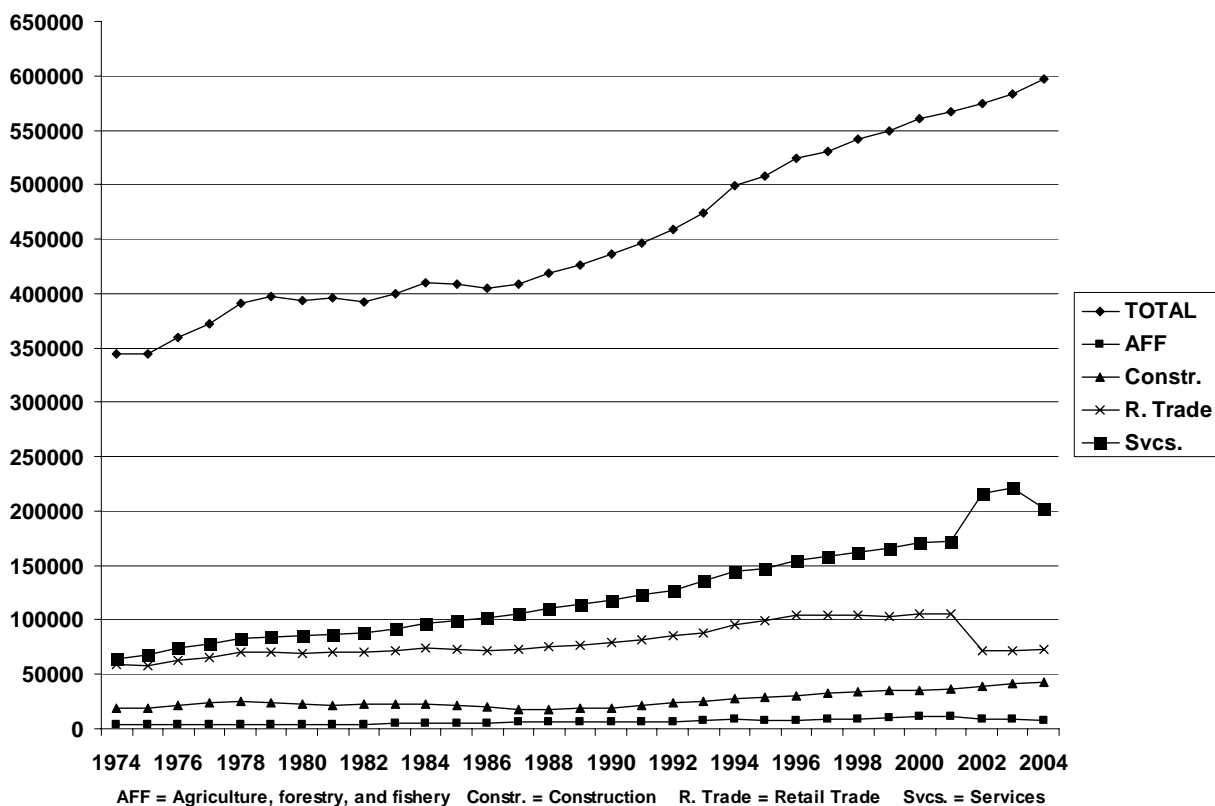
Montana Department of Labor and Industry

COUNTY	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
Beaverhead	4.3	4.1	4.1	4.5	4.8	3.9	3.2	4.0	3.7	3.6
Big Horn	12.7	10.0	9.4	9.0	9.6	14.6	17.2	14.7	15.7	9.0
Blaine	9.8	9.9	10.2	9.2	8.3	6.8	5.6	6.3	5.4	4.6
Broadwater	5.6	5.4	4.0	5.7	5.8	4.6	4.3	4.2	4.9	4.0
Carbon	6.0	5.6	5.8	6.0	5.4	5.2	4.6	4.2	3.8	3.9
Carter	1.8	1.5	2.2	3.2	2.4	2.1	2.3	2.4	2.2	2.9
Cascade	5.5	4.7	5.3	5.5	5.4	5.1	4.5	4.3	4.6	4.2
Chouteau	3.4	2.6	2.4	3.2	3.1	3.1	3.0	2.9	2.5	3.3
Custer	4.6	4.7	4.6	4.9	4.4	4.4	3.6	3.2	3.1	4.0
Daniels	2.8	2.3	1.8	2.8	3.1	3.0	2.8	2.7	2.2	3.9
Dawson	3.8	3.2	3.2	4.2	4.0	3.4	2.6	2.5	2.4	4.0
Deer Lodge	9.2	7.3	6.4	7.4	7.9	8.2	7.0	6.2	6.5	6.3
Fallon	3.4	2.4	3.3	3.4	5.5	3.6	2.7	3.5	2.7	2.8
Fergus	6.2	5.6	5.9	6.4	5.3	5.9	5.9	4.8	5.1	5.0
Flathead	8.1	7.3	7.4	7.9	7.0	6.2	5.9	5.6	6.4	5.4
Gallatin	2.7	2.5	3.0	3.1	2.8	2.7	2.5	2.7	2.8	3.3
Garfield	3.3	2.8	3.7	3.7	3.1	3.9	2.2	2.7	2.4	3.5
Glacier	14.7	13.6	13.8	14.3	14.3	13.3	11.4	9.9	11.7	2.8
Golden Valley	7.6	6.0	6.4	6.6	5.7	5.7	5.1	4.8	6.9	5.5
Granite	7.6	5.4	7.2	8.9	7.5	7.6	7.8	6.9	6.9	5.2
Hill	6.1	4.8	5.4	6.2	5.8	5.1	4.0	3.8	3.9	8.0
Jefferson	4.7	5.0	4.4	4.8	4.5	5.4	4.6	4.5	4.3	4.2
Judith Basin	4.5	4.1	5.0	4.4	4.4	4.4	3.7	5.1	4.4	4.1
Lake	8.0	7.1	7.1	7.4	6.3	6.2	8.7	7.5	6.7	5.8
Lewis & Clark	5.2	4.5	5.0	4.8	4.5	4.3	4.4	4.3	3.9	3.9
Liberty	2.6	2.0	2.5	3.3	4.3	3.3	2.9	3.2	3.0	4.0
Lincoln	14.9	11.7	12.1	13.1	12.4	11.8	11.3	11.5	15.9	9.7
Madison	5.0	4.1	4.4	4.3	4.5	4.0	3.4	3.7	3.9	3.8
McCone	3.1	3.4	2.5	3.8	3.7	3.2	2.4	1.7	2.4	2.8
Meagher	6.1	4.9	5.6	5.4	6.3	7.2	5.7	5.7	5.4	5.4
Mineral	12.8	9.1	9.3	10.9	9.6	9.1	8.5	8.9	9.0	6.0
Missoula	5.2	4.0	4.3	4.3	3.6	3.4	3.8	3.9	3.9	4.0
Musselshell	8.6	8.1	7.8	7.4	8.3	7.5	6.7	7.7	7.1	5.8
Park	4.7	4.8	5.1	5.5	5.6	5.4	4.6	4.3	4.6	4.4
Petroleum	4.3	4.2	4.7	5.2	5.9	5.5	2.3	2.8	4.8	5.0
Philips	6.2	8.5	6.8	8.6	7.9	4.8	4.4	4.7	4.6	4.5
Pondera	4.4	4.4	4.0	5.2	4.7	4.6	4.3	4.5	5.1	5.4
Powder River	2.4	1.6	1.9	3.4	3.7	3.0	1.9	2.5	2.7	4.0
Powell	7.9	5.3	5.5	5.4	5.0	4.9	5.0	6.0	5.8	6.2
Prairie	4.6	4.7	5.6	6.4	4.1	4.3	4.7	4.4	3.6	4.8
Ravalli	6.3	6.0	6.4	7.1	6.0	5.3	4.5	5.0	5.5	5.2
Richland	5.8	5.6	5.2	6.1	6.9	6.3	4.9	5.5	4.6	3.6
Roosevelt	10.5	10.1	9.0	9.1	9.8	9.6	7.4	7.5	7.8	6.4
Rosebud	9.2	11.8	8.7	8.4	7.6	7.6	7.1	6.5	6.3	5.3
Sanders	14.2	12.5	10.7	10.5	9.2	8.2	8.2	8.4	8.2	6.6
Sheridan	2.9	2.4	2.8	4.7	5.6	4.5	3.2	3.3	3.5	3.8
Silver Bow	5.8	5.8	5.0	5.8	5.6	6.1	5.2	5.2	5.1	4.8
Stillwater	5.0	4.5	5.5	4.8	4.1	4.9	3.1	3.6	3.0	3.6
Sweet Grass	3.7	2.9	3.8	4.5	3.4	2.6	2.5	3.2	2.6	2.1
Teton	3.4	3.4	2.9	3.9	3.6	4.2	3.5	3.6	3.4	3.9
Toole	5.4	3.8	3.4	3.7	3.8	3.5	2.8	2.7	2.7	3.3
Treasure	3.5	3.6	3.9	5.4	4.3	5.0	3.1	3.8	3.5	4.3
Valley	4.4	4.3	4.1	4.4	4.6	4.1	3.5	3.4	3.5	4.2
Wheatland	5.1	4.4	4.5	6.9	6.0	4.6	3.4	5.0	4.1	4.5
Wibaux	4.6	3.9	3.5	6.3	4.0	4.1	2.6	3.5	3.1	3.5
Yellowstone	4.8	4.4	4.5	4.4	4.0	3.8	3.5	3.7	3.6	3.5
Montana	5.9	5.3	5.4	5.6	5.2	5.0	4.6	4.6	4.7	4.4

EMPLOYMENT

Employment by industry is helpful to see where and why job growth and contraction have occurred. The U.S. Bureau of Economic Analysis publishes employment by industry based on the NAICS. The source of the BEA employment data is the state unemployment insurance system, and represents both full-time and part-time employment. Full-time and part-time jobs are counted at equal weight, thus the BEA statistics by industry will exceed average annual employment produced by the Montana Department of Labor and Industry. Employees, sole proprietors, and partners are included; unpaid family workers and volunteers are excluded.

MONTANA FULL-TIME & PART-TIME EMPLOYMENT
Selected Industries (Source: BEA)



The effect of the change from the SIC system to the NAICS in 2002 can be seen in the above chart by looking at the sharp increase in the services sector and the sharp decrease in the retail trade sector. Prior to 2002, eating and drinking places were classified in the retail trade category, while they are now classified in the services category.

TABLE 1.4
MONTANA EMPLOYMENT BY INDUSTRY
U.S. BUREAU OF ECONOMIC ANALYSIS (BEA)

Year	Farm	AFF	Mining	Constr.	Mfg.	TIPU	W. Trade	R. Trade	FIRE	Svcs.	Gov't.	TOTAL
1969	37,172	2,320	7,073	14,574	25,727	18,933	10,493	49,268	19,282	53,078	60,032	297,952
1970	37,031	2,433	7,295	15,029	25,397	18,962	10,777	49,874	18,662	53,987	61,602	301,049
1971	37,659	2,689	6,134	15,739	25,094	19,066	10,901	51,512	18,375	56,191	63,854	307,214
1972	37,184	3,014	6,953	17,750	25,555	19,987	11,781	53,608	18,597	59,881	64,955	319,265
1973	36,901	3,130	7,536	18,941	25,938	20,733	12,235	56,662	20,981	62,944	66,621	332,622
1974	37,448	3,365	8,160	19,304	25,948	21,918	12,953	58,713	21,975	64,663	69,501	343,948
1975	34,176	3,244	7,305	19,070	24,692	21,891	15,653	57,658	21,866	67,311	71,359	344,225
1976	32,213	3,352	6,976	20,953	25,761	22,484	16,395	62,262	23,290	73,756	71,678	359,120
1977	30,671	3,447	7,279	23,324	27,321	23,442	16,941	65,102	24,786	77,342	72,040	371,695
1978	30,522	3,696	8,305	25,082	28,821	24,921	17,674	70,188	25,037	82,386	73,805	390,437
1979	32,172	3,602	8,784	23,968	29,069	26,404	18,536	70,678	24,946	84,231	74,528	396,918
1980	31,611	3,698	9,770	22,360	26,319	26,368	18,833	69,028	25,321	85,928	74,776	394,012
1981	31,271	3,977	12,589	21,165	25,156	26,476	19,156	69,851	26,277	86,757	73,616	396,291
1982	30,743	3,999	10,634	22,083	22,392	25,844	18,271	70,240	26,412	88,575	73,113	392,306
1983	32,967	4,431	9,040	22,868	24,247	24,448	18,021	71,337	26,675	92,254	73,799	400,087
1984	31,891	4,831	9,308	23,235	25,005	25,480	18,371	73,590	27,175	96,629	74,373	409,888
1985	31,875	5,323	8,223	21,682	24,400	25,362	17,532	72,814	26,931	99,710	74,925	408,777
1986	31,980	5,342	6,990	20,314	23,829	24,313	16,162	71,174	26,834	102,334	75,227	404,499
1987	32,221	6,162	7,663	17,144	24,421	23,368	16,534	72,426	27,221	105,888	75,466	408,514
1988	31,622	6,114	7,840	17,656	25,099	23,240	16,290	74,975	28,175	110,867	76,822	418,700
1989	30,743	5,749	7,849	18,365	26,325	23,221	17,083	77,020	27,911	114,118	78,365	426,749
1990	30,576	6,154	7,824	19,070	26,342	23,858	17,449	78,715	27,693	118,623	80,270	436,574
1991	29,741	6,587	7,420	20,938	25,591	24,401	18,055	82,113	27,874	123,409	80,736	446,865
1992	28,945	6,524	7,343	24,134	26,787	23,755	18,647	85,658	27,235	127,133	83,152	459,313
1993	29,629	7,000	7,346	24,835	27,361	24,340	18,881	87,894	28,518	135,614	82,754	474,172
1994	30,004	8,216	7,167	28,193	28,116	25,299	19,464	95,936	29,185	143,958	83,255	498,793
1995	30,686	7,750	6,866	29,356	28,174	25,287	19,872	98,839	31,397	147,349	82,709	508,285
1996	30,810	8,123	6,856	30,783	29,019	25,338	20,041	104,060	32,627	154,330	82,463	524,450
1997	29,981	8,411	6,966	32,109	29,326	25,861	20,234	104,632	33,211	158,098	82,336	531,165
1998	32,061	9,111	6,757	33,771	29,072	26,795	20,789	103,848	34,736	162,244	83,320	542,504
1999	31,972	10,593	6,698	34,904	29,029	27,090	20,762	103,338	35,357	166,239	83,687	549,669
2000	32,579	10,818	6,515	35,045	29,217	28,076	20,497	105,230	37,377	171,589	84,051	560,994
2001	31,127	11,220	7,101	36,343	28,364	27,878	20,056	105,725	38,593	171,748	88,799	566,954
2002	32,663	8,394	6,758	38,831	23,402	29,483	17,212	71,367	40,632	216,229	89,202	574,173
2003	31,944	8,674	6,463	41,025	22,774	29,077	17,289	71,426	42,182	221,632	90,839	583,325

Three industries showed a decrease in employment from 1969 to 2003: farming (14% decrease), manufacturing (11% decrease) and mining (9% decrease). During the same period, employment in the agriculture (274% increase) and services (318% increase) industries increased significantly. The three largest industries in terms of percent of total employment in 2003 were services (38%), government (16%), and retail trade (12%). The next largest industries, FIRE (finance, insurance and real estate) and construction, each accounted for 7% of employment in 2003.

Class of Worker

Table I.5 on the following page shows Montana's class of worker. The total employed persons over 16 of 425,977 were based on the count as of the 2000 Census; the Montana Department of Labor and Industry employment of 452,124 represents average annual employment. Since the 1990 Census, total workers have increased 21%; the percentage that are private salary and wage workers (65.7% of total in 1990) has increased since 1990 while the percentage that are government (20.1% of total in 1990) and self-employed workers (13.2% of total) has decreased since 1990.

Civilian government workers are included in the "government" column; those in the armed forces are excluded from the table.

TABLE I.5
CLASS OF MONTANA'S WORKERS
 Census 2000

County	Total Civilians 16 and Over Employed	CLASS OF WORKER			
		Private Wage and Salary	Government	Self-Employed	Unpaid Family
Beaverhead	4,478	2,819	1,136	474	49
Big Horn	4,660	2,397	1,805	435	23
Blaine	2,789	1,286	1,003	467	33
Broadwater	2,032	1,212	422	366	32
Carbon	4,566	2,982	692	850	42
Carter	743	301	100	306	36
Cascade	34,792	25,403	5,949	3,256	184
Chouteau	2,600	1,477	533	551	39
Custer	5,554	3,535	1,307	683	29
Daniels	903	471	179	239	14
Dawson	4,358	2,937	878	514	29
Deer Lodge	3,790	2,342	999	415	34
Fallon	1,429	860	304	259	6
Fergus	5,589	3,250	1,064	1,143	132
Flathead	34,680	26,146	3,997	4,404	133
Gallatin	37,611	26,450	6,751	4,219	191
Garfield	654	293	137	208	16
Glacier	4,750	2,155	2,117	384	94
Golden Valley	512	234	96	127	55
Granite	1,272	738	266	241	27
Hill	7,415	5,201	1,486	654	74
Jefferson	4,895	2,804	1,529	547	15
Judith Basin	1,068	505	179	321	63
Lake	11,069	6,848	2,387	1,751	83
Lewis and Clark	28,651	17,901	8,076	2,594	80
Liberty	893	574	137	154	28
Lincoln	6,814	4,426	1,465	839	84
McCone	1,011	578	161	249	23
Madison	3,169	1,905	574	648	42
Meagher	904	530	169	189	16
Mineral	1,678	1,109	285	262	22
Missoula	50,436	37,088	8,604	4,596	148
Musselshell	1,929	1,147	326	419	37
Park	7,857	5,708	1,036	1,053	60
Petroleum	232	81	62	89	0
Phillips	2,154	1,230	485	387	52
Pondera	2,699	1,600	620	422	57
Powder River	924	409	238	249	28
Powell	2,602	1,427	774	377	24
Prairie	577	302	133	137	5
Ravalli	15,730	10,563	2,243	2,793	131
Richland	4,465	3,149	700	554	62
Roosevelt	3,867	1,788	1,452	579	48
Rosebud	3,926	2,528	984	386	28
Sanders	3,952	2,460	730	717	45
Sheridan	1,877	1,145	293	402	37
Silver Bow	15,768	12,044	2,581	1,046	97
Stillwater	3,907	2,876	478	515	38
Sweet Grass	1,772	1,025	316	393	38
Teton	2,719	1,661	490	525	43
Toole	2,280	1,433	554	254	39
Treasure	429	252	92	75	10
Valley	3,511	2,253	687	526	45
Wheatland	1,020	512	174	231	103
Wibaux	503	279	109	98	17
Yellowstone	65,512	52,002	7,779	5,540	191
Montana	425,977	294,631	78,123	50,112	3,111
Percentage of Total	100.0%	69.2%	18.3%	11.8%	0.7%

Occupation

The occupation of Montana's workers from Census 2000 is in Table I.6 on the following page. The majority of Montana's workers were employed in either a management or sales and office positions. While Census 1990 figures are not directly comparable since the occupation categories have changed somewhat, there clearly has been growth in the management, service, and sales and office categories (34% combined increase) and decline in the farming, fishing and forestry category (68% decline) since 1990.

Method of Transportation

Table I.7 shows the method of transportation used by Montana's workers to get to their job. Almost three-quarters of workers drove alone to their job. While the percentage of workers utilizing public transportation was below 1%, most counties do not have extensive public transportation systems. Not surprisingly, Missoula (1.3%) and Yellowstone (1.1%) counties had the highest percentages. The overall percentage of carpoolers has not changed since 1990, while the percentage of those driving alone has increased slightly. There was a slight drop in the combined percentage of workers walking or working at home since 1990 (these categories were combined in the 1990 Census).

Educational Attainment

According to the MDOLI, the majority of Montana's jobs require a 2-year degree or less. Montana has a highly educated population. Just over 87% of all Montanans are high school graduates, 55.9% have at least some college, and 30.2% have an associate degree or higher. Given that 24.4% of Montanans have a bachelor degree or higher, this demonstrates that many residents are "underemployed"². (The percentage with a bachelor's degree or higher ranges from a high of 41% in Gallatin County to a low of 12.3% in Mineral County.) Table I.8 details educational attainment by county from Census 2000. The underemployment concept is further magnified by the lack of higher-paying jobs and the predominance of lower-paying jobs.

Using Montana's Job Service clients in Yellowstone County in 2000, it was estimated that 25%³ of those individuals seeking better employment in Yellowstone County were over-qualified ("underemployed") for their last job. While this percentage cannot be directly applied to other counties in the state, it would be reasonable to assume that this "underemployment" exists in other counties in Montana given its residents' education and job status.

² Over-qualified/underemployed refers to job requirements compared to educational attainment.

³ This percentage could be higher if work-related skills and experience were also factored into the analysis.

TABLE I.6
OCCUPATION OF MONTANA'S WORKERS
Census 2000

County	Total Civilians 16 and Over Employed	OCCUPATION					
		Management	Service	Sales and Office	Farming, Fishing, and Forestry	Construction, Extraction, and Maintenance	Production, Transportation, Material Moving
Beaverhead	4,478	1,548	896	784	304	453	493
Big Horn	4,660	1,559	1,076	995	158	531	341
Blaine	2,789	1,155	470	503	160	310	191
Broadwater	2,032	660	312	381	90	314	275
Carbon	4,566	1,617	763	977	131	631	447
Carter	743	442	66	86	64	62	23
Cascade	34,792	10,626	6,401	10,324	331	3,478	3,632
Chouteau	2,600	1,179	392	443	169	209	208
Custer	5,554	1,783	1,230	1,417	152	544	428
Daniels	903	391	123	212	51	71	55
Dawson	4,358	1,425	876	913	90	573	481
Deer Lodge	3,790	1,048	1,208	727	47	399	361
Fallon	1,429	493	258	265	45	172	196
Fergus	5,589	2,070	1,012	1,132	198	618	559
Flathead	34,680	9,777	5,452	9,031	658	4,440	5,322
Gallatin	37,611	13,301	5,807	9,646	523	4,268	4,066
Garfield	654	320	79	87	61	54	53
Glacier	4,750	1,796	948	1,001	159	463	383
Golden Valley	512	225	78	66	44	48	51
Granite	1,272	397	219	228	116	178	134
Hill	7,415	2,458	1,404	1,653	205	939	756
Jefferson	4,895	1,925	797	1,129	77	583	384
Judith Basin	1,068	534	152	152	97	53	80
Lake	11,069	3,474	1,748	2,523	459	1,305	1,560
Lewis and Clark	28,651	11,350	4,217	7,886	292	2,358	2,548
Liberty	893	365	134	192	65	78	59
Lincoln	6,814	1,844	1,241	1,520	300	725	1,184
McCone	1,011	436	114	240	61	91	69
Madison	3,169	1,028	469	621	206	478	367
Meagher	904	311	152	162	132	101	46
Mineral	1,678	406	314	368	68	253	269
Missoula	50,436	16,273	9,048	14,286	458	4,884	5,487
Musselshell	1,929	591	291	402	121	301	223
Park	7,857	2,444	1,506	1,645	152	1,230	880
Petroleum	232	120	25	26	25	30	6
Phillips	2,154	778	373	472	144	162	225
Pondera	2,699	1,122	420	574	95	218	270
Powder River	924	414	148	125	114	60	63
Powell	2,602	846	571	478	136	199	372
Prairie	577	277	83	96	27	45	49
Ravalli	15,730	5,068	2,433	3,772	375	2,217	1,865
Richland	4,465	1,459	704	984	197	527	594
Roosevelt	3,867	1,500	780	833	89	351	314
Rosebud	3,926	1,336	722	657	154	550	507
Sanders	3,952	1,190	623	666	208	574	691
Sheridan	1,877	710	333	367	64	158	245
Silver Bow	15,768	5,102	3,063	4,265	114	1,478	1,746
Stillwater	3,907	1,091	529	752	129	823	583
Sweet Grass	1,772	624	322	337	121	219	149
Teton	2,719	1,070	423	548	148	266	264
Toole	2,280	692	554	541	71	206	216
Treasure	429	147	70	75	71	40	26
Valley	3,511	1,237	683	840	112	367	272
Wheatland	1,020	382	210	147	140	86	55
Wibaux	503	206	75	76	27	55	64
Yellowstone	65,512	20,334	10,919	20,164	441	5,944	7,710
Montana	425,977	140,956	73,316	108,792	9,246	45,770	47,897
Percentage of Total	100.0%	33.1%	17.2%	25.5%	2.2%	10.8%	11.2%

TABLE I.7
TRANSPORTATION USED TO GET TO WORK
Census 2000

County	Total Workers 16 Years And Older	Method of Transportation to Work							Worked At Home
		Drove Car, Or Van Alone	Carpooled in Car, Truck or Van	Took Public Transportation	Rode Motorcycle	Rode Bicycle	Walked	Other Means	
Beaverhead	4,403	3,060	441	24	5	19	504	33	317
Big Horn	4,576	2,970	961	4	0	0	346	70	225
Blaine	2,749	1,683	460	12	0	7	257	39	291
Broadwater	1,995	1,347	295	0	0	12	130	18	193
Carbon	4,468	2,951	570	39	5	42	297	52	512
Carter	742	247	68	3	3	0	83	12	326
Cascade	37,275	30,017	3,966	297	45	147	1,241	132	1,430
Chouteau	2,548	1,559	275	13	4	15	260	38	384
Custer	5,480	4,264	544	9	11	51	274	2	325
Daniels	895	535	95	0	0	2	111	3	149
Dawson	4,291	3,120	547	2	4	39	226	26	327
Deer Lodge	3,744	2,818	537	3	0	0	211	36	139
Fallon	1,408	1,030	135	2	0	2	98	4	137
Fergus	5,472	3,688	642	15	6	10	442	23	646
Flathead	34,045	26,229	4,139	136	14	201	1,373	232	1,721
Gallatin	36,773	25,944	4,586	107	56	697	2,527	188	2,668
Garfield	646	389	66	0	0	0	101	0	90
Glacier	4,692	2,961	1,047	4	0	8	375	50	247
Golden Valley	512	202	73	0	0	4	71	2	160
Granite	1,261	821	144	5	0	2	131	25	133
Hill	7,335	5,718	771	16	23	49	426	26	306
Jefferson	4,842	3,641	678	8	10	13	178	21	293
Judith Basin	1,056	588	121	2	0	4	109	2	230
Lake	10,815	7,696	1,567	45	0	22	474	81	930
Lewis and Clark	28,411	21,570	3,439	127	26	187	1,574	111	1,377
Liberty	881	466	69	0	4	19	156	0	167
Lincoln	6,721	4,994	718	10	6	51	352	101	489
McCone	997	602	109	4	0	4	112	3	163
Madison	3,109	1,948	470	3	2	8	284	24	370
Meagher	891	550	132	0	0	5	79	4	121
Mineral	1,629	1,107	271	0	0	13	120	8	110
Missoula	49,448	36,236	5,461	657	37	1,776	2,717	326	2,238
Musselshell	1,888	1,290	202	6	0	6	210	13	161
Park	7,712	5,286	906	107	0	52	548	100	713
Petroleum	228	80	34	0	0	0	56	3	55
Phillips	2,115	1,317	249	2	0	19	307	0	221
Pondera	2,691	1,748	301	6	11	12	323	25	265
Powder River	922	536	79	0	0	0	123	0	184
Powell	2,553	1,709	334	2	0	2	238	14	254
Prairie	569	293	41	2	0	8	171	5	49
Ravalli	15,362	10,706	2,195	36	27	44	715	126	1,513
Richland	4,410	3,321	505	2	2	23	194	10	353
Roosevelt	3,792	2,631	487	9	2	16	352	23	272
Rosebud	3,873	2,686	618	7	4	39	356	29	134
Sanders	3,903	2,536	637	19	0	20	284	38	369
Sheridan	1,816	1,194	190	4	0	12	190	5	221
Silver Bow	15,601	12,664	1,639	90	7	18	655	103	425
Stillwater	3,847	2,422	606	205	4	10	234	20	346
Sweet Grass	1,753	1,002	278	37	0	4	158	17	257
Teton	2,669	1,714	284	2	4	22	240	23	380
Toole	2,239	1,517	296	1	0	2	216	16	191
Treasure	429	267	42	2	0	1	56	2	59
Valley	3,470	2,585	343	17	0	2	243	6	274
Wheatland	1,013	465	104	2	0	2	159	6	275
Wibaux	497	317	58	0	0	0	24	7	91
Yellowstone	64,697	52,635	6,367	707	16	326	1,645	366	2,635
Montana	422,159	311,872	50,192	2,812	338	4,049	23,336	2,649	26,911
Percentage	100.0%	73.9%	11.9%	0.7%	0.1%	1.0%	5.5%	0.6%	6.4%

TABLE I.8
EDUCATIONAL ATTAINMENT BY COUNTY
 Census 2000

County	Total Population 25 Years and Older	Percent of Population by Educational Attainment						
		Less than 9th Grade	9th - 12th Grade	High School	Some College	Associate Degree	Bachelor Degree	Professional Degree
Beaverhead	5,825	3.8	7.0	29.1	28.3	5.5	18.7	7.7
Big Horn	7,051	7.0	16.6	30.2	26.1	5.8	10.1	4.2
Blaine	4,144	8.3	13.1	28.0	23.6	9.7	13.8	3.6
Broadwater	3,061	3.7	11.1	39.7	25.4	5.0	11.6	3.4
Carbon	6,701	4.2	7.7	36.0	23.4	5.3	16.9	6.4
Carter	946	9.8	6.9	35.8	26.4	7.4	11.7	1.9
Cascade	52,333	4.1	8.8	33.3	25.5	6.8	14.8	6.7
Chouteau	3,837	4.9	7.9	30.4	27.5	8.7	16.1	4.4
Custer	7,819	7.1	8.1	29.8	27.5	8.8	12.3	6.5
Daniels	1,467	6.7	8.0	36.3	28.4	6.5	12.1	2.0
Dawson	6,161	7.7	9.6	30.5	27.6	9.5	11.5	3.6
Deer Lodge	6,584	6.0	9.5	43.0	22.1	4.8	10.6	4.1
Fallon	1,935	7.6	6.7	43.4	21.7	6.3	10.8	3.6
Fergus	8,290	5.7	7.9	36.8	25.0	5.5	14.3	4.8
Flathead	49,648	3.6	9.0	30.6	27.4	7.0	16.1	6.4
Gallatin	40,461	2.0	4.6	21.2	26.0	5.1	28.1	12.9
Garfield	871	5.3	10.0	38.8	24.1	5.1	14.7	2.1
Glacier	7,383	8.0	13.4	27.3	26.3	8.6	10.8	5.6
Golden Valley	704	19.5	10.1	28.8	21.0	4.4	13.4	2.8
Granite	1,988	4.2	8.0	34.9	26.5	4.4	18.3	3.8
Hill	10,031	5.8	7.4	32.1	25.3	9.4	13.9	6.1
Jefferson	6,717	3.5	6.3	31.2	25.1	6.2	18.7	8.9
Judith Basin	1,595	5.4	7.0	30.4	28.2	5.5	19.1	4.5
Lake	16,971	4.1	11.6	31.8	24.3	6.0	15.6	6.6
Lewis and Clark	36,690	2.2	6.5	29.3	25.4	5.1	21.3	10.3
Liberty	1,470	14.4	10.6	25.0	26.7	5.6	14.1	3.5
Lincoln	13,008	6.5	13.2	38.0	23.2	5.3	9.4	4.3
McCone	1,374	5.6	8.3	38.2	25.4	6.1	13.2	3.1
Madison	4,945	3.0	7.3	32.6	25.8	5.8	19.7	5.9
Meagher	1,334	6.3	10.3	37.2	22.8	4.6	15.3	3.4
Mineral	2,691	4.0	12.8	43.7	24.1	3.0	9.3	3.0
Missoula	59,298	2.5	6.5	26.5	26.8	4.9	22.1	10.7
Musselshell	3,181	5.8	11.6	38.1	22.3	5.6	12.6	4.1
Park	11,013	4.1	8.3	32.3	27.6	4.6	15.9	7.1
Petroleum	333	4.5	12.6	35.7	24.9	4.8	16.5	0.9
Phillips	3,102	8.0	9.6	35.5	25.0	4.9	13.9	3.2
Pondera	4,108	9.5	8.9	34.9	21.7	5.2	14.0	5.7
Powder River	1,272	4.7	11.9	31.4	27.7	8.4	12.2	3.8
Powell	5,098	5.6	12.5	38.9	25.3	4.7	8.5	4.6
Prairie	913	12.7	8.5	32.3	23.0	8.7	12.3	2.5
Ravalli	24,565	2.7	9.9	31.5	28.2	5.2	15.9	6.6
Richland	6,398	7.1	9.4	35.4	24.4	6.5	14.1	3.1
Roosevelt	6,107	7.5	12.0	32.4	24.7	7.9	12.5	3.1
Rosebud	5,543	4.3	11.3	36.0	23.1	7.8	12.9	4.7
Sanders	7,242	5.1	13.7	37.2	22.8	5.6	11.0	4.5
Sheridan	2,931	9.7	9.1	31.5	26.1	5.2	15.3	3.1
Silver Bow	23,097	4.6	10.3	34.3	24.6	4.5	14.8	6.9
Stillwater	5,632	3.3	9.3	39.1	25.1	5.5	13.1	4.7
Sweet Grass	2,487	3.7	7.4	35.4	24.4	5.5	18.4	5.2
Teton	4,295	9.1	7.5	31.8	25.4	5.4	16.0	4.8
Toole	3,570	7.4	11.7	35.1	23.8	5.3	13.3	3.5
Treasure	577	1.7	12.0	41.1	23.2	3.8	15.8	2.4
Valley	5,345	7.1	9.0	39.7	21.8	6.7	11.4	4.3
Wheatland	1,508	19.8	11.1	30.8	20.9	3.8	10.6	2.9
Wibaux	738	12.6	10.6	34.8	20.6	5.4	11.2	4.7
Yellowstone	84,233	3.9	7.6	31.0	25.5	5.5	19.1	7.3
MONTANA	586,621	4.3	8.6	31.3	25.6	5.9	17.2	7.2

PERSONAL INCOME

The BEA also provides earnings and income data. The BEA data was converted from nominal dollars to real dollars, to remove the effect of inflation.

Table I.9 shows earnings by industry, per worker. The highest paying sector in 2003, mining, had the second highest earnings growth rate of 74% from 1969 to 2003. However, this sector only accounted for 1.1 % of total employment in 2003 (Table I.4). The lowest paying sector, farming, had a 45% drop in earnings from 1969 to 2003 and a 14% drop in employment (Table I.4) during the same period.

The services industry, which had the largest total employment in 2003 at 38% and the highest employment growth rate from 1969 to 2003 of 318% (Table I.4), showed a 35% increase in earnings from 1969 to 2003. The FIRE industry, with a 119% increase in employment from 1969 to 2003 and a 7% share of total employment in 2003 (Table I.4), posted the highest earning growth rate of 142%.

Overall, Montana's average (for all industries) real earnings per worker increased 15% from 1969 to 2003.

Real per capita income for Montana is compared to the United States in Table I.10. Real per capita income includes unearned income such as dividends, interest and rents. While unearned income has grown 171% from 1969 to 2003 in Montana, earnings (wages and other earned income) have grown 91% over the same period.

Overall, Montana's real per capita personal income increased 38% from 1974 to 2004, compared with a national increase of 57%.

TABLE I.9
REAL EARNINGS BY INDUSTRY IN MONTANA (Per Worker)
U.S. BUREAU OF ECONOMIC ANALYSIS (BEA)
2004 DOLLARS

Year	Farm	AFF	Mining	Constr.	Mfg.	TIPU	W. Trade	R. Trade	FIRE	Svcs.	Gov't.	AVG.
1974	48,619	25,922	51,536	45,154	41,750	49,468	45,245	24,446	16,993	22,992	34,299	36,948
1975	41,909	24,757	56,947	45,267	42,237	49,382	43,587	24,048	17,874	23,367	35,581	36,814
1976	23,726	26,427	53,632	48,316	43,860	53,360	43,744	24,276	19,591	24,123	36,263	36,120
1977	7,136	18,970	54,760	48,154	46,940	53,744	43,169	23,884	19,487	25,154	36,953	34,396
1978	29,586	18,134	55,836	47,509	48,434	53,730	43,511	23,461	20,930	25,337	36,451	36,629
1979	9,265	18,512	58,043	44,375	48,251	51,880	42,239	22,436	20,906	24,846	35,411	34,197
1980	8,411	14,261	59,137	42,476	44,923	49,050	40,707	20,696	19,758	23,518	33,823	32,433
1981	13,572	12,620	56,082	39,150	43,371	48,633	39,286	19,831	18,695	23,284	33,923	31,677
1982	10,342	12,135	55,457	36,861	41,819	49,887	38,417	19,487	17,321	22,934	34,277	30,813
1983	6,601	15,581	51,791	36,158	41,319	50,673	37,913	20,314	18,450	22,906	35,468	30,652
1984	2,497	16,032	49,379	34,665	40,903	50,803	37,484	20,383	17,571	23,089	35,834	29,876
1985	-3,954	15,421	50,286	35,819	40,489	50,049	36,704	20,733	16,523	22,859	36,543	29,225
1986	12,844	14,443	49,491	36,127	40,291	49,659	36,689	19,756	16,604	22,964	36,232	30,464
1987	14,151	16,269	46,517	36,866	38,347	51,046	35,310	18,310	18,131	22,950	36,176	30,370
1988	4,213	15,852	50,884	34,169	37,114	48,199	35,128	17,609	18,744	22,924	35,877	29,156
1989	19,819	16,176	49,175	32,890	37,085	46,628	34,838	17,352	17,986	22,753	34,726	29,948
1990	17,362	16,649	46,123	32,477	36,384	45,378	34,824	17,227	17,993	22,399	34,165	29,180
1991	25,174	16,743	50,567	32,740	36,750	45,948	33,882	17,285	18,731	22,385	34,696	30,445
1992	19,834	18,272	48,721	31,563	36,545	47,482	34,291	17,398	21,764	23,239	34,802	30,356
1993	33,847	20,011	45,874	33,032	36,924	48,401	34,814	17,440	23,200	22,835	35,640	32,002
1994	14,851	14,264	46,639	32,461	35,426	47,446	34,838	16,433	22,632	22,552	35,913	29,405
1995	14,485	13,492	52,834	30,802	34,364	46,294	34,437	15,902	21,971	22,727	35,725	29,367
1996	10,887	11,600	50,392	30,717	33,910	44,359	34,371	15,161	22,145	22,467	36,344	28,396
1997	8,074	12,015	50,425	30,199	33,633	44,537	33,831	15,411	22,556	22,508	36,465	28,150
1998	10,904	15,152	47,811	31,192	36,361	44,609	34,280	15,658	24,072	23,199	36,796	29,094
1999	14,034	14,971	50,413	31,799	35,068	45,222	34,649	15,972	25,373	23,625	37,049	29,834
2000	6,917	14,871	55,566	31,561	36,036	44,390	35,059	15,959	24,312	23,917	38,360	29,722
2001	8,099	26,465	68,779	31,526	43,103	39,299	38,860	21,472	44,789	29,758	40,448	35,691
2002	8,043	24,925	69,330	31,492	44,242	39,734	40,524	22,278	44,363	30,547	42,522	36,182
2003	18,511	23,603	71,670	32,810	46,006	39,517	40,717	22,638	43,022	30,948	43,459	37,537
2004	13,857	25,201	60,057	32,846	45,347	48,561	42,549	22,244	37,281	30,516	44,976	36,676

AFF = Agriculture, forestry and fishery TIPU = Transportation, information and public utilities
W. Trade = Wholesale trade R. Trade = Retail trade FIRE = Finance, insurance and real estate

To remove the effect of inflation, nominal dollars were converted into real 2003 dollars using the CPI-U (consumer price index for all urban consumers).

TABLE I.10
REAL PERSONAL INCOME IN MONTANA
U.S BUREAU OF ECONOMIC ANALYSIS (BEA)
2003 DOLLARS

TOTAL FOR MONTANA							MONTANA	U.S.
Year	Earnings	Social Security Contributions	Residence Adjustment	Dividends, Interest, Rents	Transfer Payments	Personal Income	Per Capita Personal Income	Per Capita Personal Income
1973	\$11,828,390	\$447,335	\$725	\$2,244,630	\$1,482,675	\$15,109,085	\$20,770	\$16,165
1974	\$11,328,906	\$457,608	\$3,393	\$2,361,646	\$1,566,071	\$14,802,408	\$20,080	\$16,181
1975	\$11,175,353	\$449,952	\$8,413	\$2,382,095	\$1,729,432	\$14,845,342	\$19,816	\$16,741
1976	\$11,314,111	\$469,507	\$10,924	\$2,531,982	\$1,821,031	\$15,208,541	\$20,049	\$17,272
1977	\$11,402,832	\$500,368	\$12,929	\$2,759,487	\$1,867,202	\$15,542,082	\$20,149	\$18,477
1978	\$12,720,403	\$547,036	\$9,364	\$3,000,888	\$1,899,284	\$17,082,901	\$21,789	\$18,757
1979	\$11,998,351	\$563,468	\$16,109	\$3,231,884	\$1,915,501	\$16,598,376	\$21,033	\$18,349
1980	\$11,246,210	\$540,563	\$30,353	\$3,376,107	\$1,991,157	\$16,103,265	\$20,416	\$18,259
1981	\$11,203,940	\$574,042	\$52,328	\$3,724,571	\$2,085,279	\$16,492,076	\$20,736	\$18,263
1982	\$10,732,158	\$572,524	\$34,193	\$3,960,776	\$2,205,674	\$16,360,277	\$20,349	\$18,539
1983	\$10,861,054	\$575,589	\$17,748	\$3,969,484	\$2,336,883	\$16,609,580	\$20,404	\$19,394
1984	\$10,986,481	\$587,397	\$10,905	\$4,244,289	\$2,362,270	\$17,016,547	\$20,729	\$20,012
1985	\$10,701,732	\$611,851	\$6,030	\$4,244,295	\$2,392,901	\$16,733,107	\$20,349	\$20,826
1986	\$10,938,558	\$618,727	-\$2,275	\$4,190,736	\$2,520,530	\$17,028,822	\$20,927	\$21,384
1987	\$10,922,234	\$615,273	-\$4,624	\$4,083,483	\$2,561,078	\$16,946,897	\$21,050	\$21,851
1988	\$10,679,346	\$668,705	-\$2,002	\$4,037,175	\$2,584,968	\$16,630,782	\$20,783	\$22,442
1989	\$11,163,095	\$692,582	-\$3,438	\$4,218,154	\$2,665,421	\$17,350,649	\$21,699	\$21,881
1990	\$11,176,430	\$703,152	-\$5,752	\$4,199,191	\$2,812,866	\$17,479,583	\$21,843	\$21,455
1991	\$11,731,837	\$739,057	-\$19,128	\$4,174,445	\$2,868,907	\$18,017,004	\$22,252	\$21,260
1992	\$12,109,338	\$783,002	-\$7,485	\$4,102,732	\$3,038,115	\$18,459,698	\$22,354	\$22,042
1993	\$12,974,679	\$816,731	-\$5,749	\$4,007,217	\$3,168,211	\$19,327,627	\$22,880	\$22,651
1994	\$12,749,286	\$848,917	-\$1,542	\$4,139,479	\$3,204,749	\$19,243,054	\$22,342	\$23,013
1995	\$12,798,467	\$865,102	\$1,346	\$4,379,767	\$3,361,490	\$19,675,969	\$22,447	\$23,593
1996	\$12,881,581	\$876,853	\$3,574	\$4,523,673	\$3,395,470	\$19,927,445	\$22,485	\$24,508
1997	\$13,000,517	\$889,578	-\$7,915	\$4,852,763	\$3,365,945	\$20,321,733	\$22,837	\$25,271
1998	\$13,687,172	\$907,664	-\$4,278	\$5,185,630	\$3,421,464	\$21,382,324	\$23,960	\$26,056
1999	\$14,141,947	\$919,094	-\$1,607	\$4,920,004	\$3,290,874	\$21,432,125	\$23,879	\$26,427
2000	\$14,318,796	\$927,654	\$4,451	\$5,247,788	\$3,521,669	\$22,165,050	\$24,534	\$26,602
2001	\$16,206,701	\$961,928	\$3,676	\$5,293,795	\$3,663,870	\$22,617,242	\$24,981	\$26,464
2002	\$16,295,744	\$1,890,517	\$33,135	\$5,005,209	\$3,686,515	\$22,788,800	\$25,155	\$26,464
2003	\$17,095,480	\$1,957,099	\$31,327	\$4,744,459	\$3,774,799	\$22,526,118	\$24,744	\$26,464

Residence adjustment is the net inflow of the net labor earnings of inter-state commuters.
Transfer payments include TANF and social security.

Using BEA data, a comparison of annual average real wages per job for Montana and the United States is presented in the chart below:



The chart shows the weighted average real (adjusted for inflation) wage rate for industries in Montana versus the United States. It clearly illustrates the disparity between Montana's average wages and U.S. total average wages. Montana's wages were 40% lower than United States wages in 2003, illustrating that Montana has a preponderance of low paying jobs. Montana's wages were only 11% lower than United States wages in 1979-1981; this corresponds to the time period when Montana mining employment was high.

While U.S. wages have leveled off since 2000, Montana's wages have continued to increase steadily at a rate of between 1% and 2% per annum.

The Census Bureau provides data on median family income by county and family income distribution by income range. Median family income is the income amount where one-half of families have incomes above the median, and one-half of families

have incomes below the median. Per capita income is total income divided by total population. A family is defined as a householder and one or more persons living in the same household who are related to the householder by birth, marriage, or adoption.

Median household income is the income amount where one-half of households have higher incomes, and one-half of households have lower incomes. A household is defined as all persons living together in a housing unit (not necessarily related).

Nine counties had median family incomes at or above the Montana average of \$40,487: Flathead (\$40,702), Gallatin (\$46,639), Jefferson (\$48,912), Lewis and Clark (\$46,766), Missoula (\$44,865), Park (\$40,561), Rosebud (\$41,631), Stillwater (\$45,238), and Yellowstone (\$45,277). Flathead, Gallatin, Missoula, and Yellowstone counties are large counties; Jefferson and Lewis & Clark counties have residents employed in higher paying government jobs; and Stillwater County has residents employed in higher paying mining jobs.

The counties with the four lowest median family incomes were Blaine (\$30,616), Garfield (\$31,111), Lincoln (\$31,784), and Sheridan (\$31,340).

The detail by county of income distribution, median family income, and median household income from the 2000 Census is in Table I.11 on the next page.

TABLE I.11
1999 FAMILY INCOME DISTRIBUTION AND MEDIAN FAMILY INCOME
2000 CENSUS

COUNTY	Total	NUMBER OF FAMILIES							DOLLARS		
		< \$20,000	\$20,000 - 39,999	\$40,000 - 49,999	\$50,000 - 74,999	\$75,000 - 99,999	\$100,000 - 149,999	\$150,000+	Median Family Income	Median Household Income	Per Capita Income
Beaverhead	2,354	527	699	316	551	157	86	18	\$38,971	\$28,962	\$21,175
Big Horn	3,052	919	1,017	337	515	189	65	10	\$31,095	\$27,684	\$15,021
Blaine	1,813	596	542	211	277	104	71	12	\$30,616	\$25,247	\$16,135
Broadwater	1,282	211	499	142	287	76	41	26	\$36,524	\$32,689	\$19,038
Carbon	2,715	516	897	366	567	243	89	37	\$38,405	\$32,139	\$22,157
Carter	390	112	132	53	54	26	13	0	\$32,262	\$26,313	\$17,970
Cascade	21,675	3,995	6,858	3,057	4,709	1,663	842	551	\$39,949	\$32,971	\$25,106
Chouteau	1,626	415	572	224	263	75	47	30	\$32,399	\$29,150	\$18,426
Custer	3,120	654	948	463	686	164	163	42	\$38,779	\$30,000	\$22,377
Daniels	560	128	201	62	91	47	23	8	\$35,722	\$27,306	\$28,050
Dawson	2,490	521	779	397	461	233	67	32	\$38,455	\$31,393	\$20,513
Deer Lodge	2,527	525	921	336	519	150	44	32	\$36,158	\$26,305	\$19,641
Fallon	796	174	236	132	171	51	22	10	\$38,636	\$29,944	\$21,329
Fergus	3,205	616	1,155	456	591	219	120	48	\$36,609	\$30,409	\$21,475
Flathead	20,601	3,639	6,380	2,861	4,341	1,817	917	646	\$40,702	\$34,466	\$23,859
Gallatin	16,344	2,078	4,464	2,310	3,961	1,720	1,195	616	\$46,639	\$38,120	\$25,139
Garfield	372	102	129	67	55	9	10	0	\$31,111	\$25,917	\$19,970
Glacier	3,279	972	1,093	432	389	274	78	41	\$31,193	\$27,921	\$15,752
Golden Valley	254	79	70	43	39	13	5	5	\$35,000	\$27,308	\$16,947
Granite	798	201	260	116	115	56	24	26	\$33,485	\$27,813	\$18,738
Hill	4,253	952	1,267	557	931	276	201	69	\$38,179	\$30,781	\$22,473
Jefferson	2,852	373	705	385	782	363	180	64	\$48,912	\$41,506	\$25,476
Judith Basin	661	171	243	96	83	23	30	15	\$34,243	\$29,241	\$17,927
Lake	7,281	1,885	2,429	899	1,173	470	218	207	\$34,033	\$28,740	\$18,068
Lewis & Clark	14,935	2,002	4,064	1,879	4,130	1,652	895	313	\$46,766	\$37,360	\$25,623
Liberty	584	152	160	85	128	24	24	11	\$37,361	\$30,284	\$20,001
Lincoln	5,411	1,419	2,043	599	913	294	114	29	\$31,784	\$26,754	\$17,756
McCone	596	127	218	82	116	29	15	9	\$35,887	\$29,718	\$19,159
Madison	1,924	388	710	248	377	96	71	34	\$35,536	\$30,233	\$20,362
Meagher	532	121	214	81	78	27	9	2	\$33,879	\$29,375	\$20,463
Mineral	1,083	272	390	149	163	50	35	24	\$32,096	\$27,143	\$16,030
Missoula	23,267	3,726	6,418	2,919	5,733	2,444	1,396	631	\$44,865	\$34,454	\$24,696
Musselshell	1,215	317	446	136	183	90	19	24	\$32,298	\$25,527	\$15,090
Park	4,220	671	1,382	719	894	266	198	90	\$40,561	\$31,739	\$20,469
Petroleum	138	38	53	8	24	5	2	8	\$32,667	\$24,107	\$15,726
Philips	1,243	297	367	158	311	72	32	6	\$37,529	\$28,702	\$18,122
Ponderosa	1,742	425	516	253	323	134	74	17	\$36,484	\$30,464	\$19,936
Powder River	535	102	223	73	96	18	9	14	\$34,671	\$28,398	\$17,501
Powell	1,635	329	617	274	243	95	42	35	\$35,836	\$30,625	\$18,435
Prairie	354	104	128	40	45	27	8	2	\$32,292	\$25,451	\$21,604
Ravalli	10,187	1,890	3,419	1,391	2,008	679	521	279	\$38,397	\$31,992	\$19,357
Richland	2,646	465	888	430	583	166	66	48	\$39,348	\$32,110	\$21,496
Roosevelt	2,650	945	825	241	410	139	70	20	\$27,833	\$24,834	\$17,664
Rosebud	2,411	562	590	273	613	226	118	29	\$41,631	\$35,898	\$21,272
Sanders	2,932	772	1,067	350	478	126	90	49	\$31,340	\$26,852	\$17,108
Sheridan	1,146	238	442	134	189	74	54	15	\$35,345	\$29,518	\$23,785
Silver Bow	8,970	1,637	2,846	1,081	2,179	610	404	213	\$40,018	\$30,402	\$22,760
Stillwater	2,336	303	655	409	598	228	97	46	\$45,238	\$39,205	\$24,721
Sweet Grass	997	158	361	144	185	79	44	26	\$38,750	\$32,422	\$20,911
Teton	1,743	347	615	247	332	124	52	26	\$36,662	\$30,197	\$19,966
Toole	1,322	266	407	215	313	58	40	23	\$39,600	\$30,169	\$21,637
Treasure	247	54	98	33	40	8	12	2	\$34,219	\$29,830	\$17,470
Valley	2,140	401	695	279	511	141	72	41	\$39,044	\$30,979	\$24,366
Wheatland	512	111	223	74	69	20	13	2	\$32,500	\$24,492	\$16,069
Wibaux	292	59	115	27	60	17	5	9	\$34,265	\$28,224	\$17,766
Yellowstone	34,488	5,539	9,207	4,616	8,240	3,545	2,088	1,253	\$45,277	\$36,727	\$26,628
Montana	238,733	44,598	72,898	31,965	52,176	19,981	11,240	5,875	\$40,487	\$33,024	\$17,151

The Census Bureau also provides income levels for homeowner households and renter households. Households are defined as all persons living in a housing unit (not necessarily related). The table below shows that for income categories of \$34,999 or less, there are a higher percentage of renters than homeowners. For income categories of \$35,000 or more, there are a higher percentage of homeowners than renters. Few renter households fall into the income level of \$150,000 or more.

INCOME LEVELS FOR HOMEOWNERS AND RENTERS IN MONTANA 2000 CENSUS

Household Income		% of Total Homeowners		% of Total Renters		% of Total Total Households	
Less Than	\$5,000	6,280	3%	7,810	7.0%	14,090	3.9%
\$5,000	to \$9,999	10,153	4%	16,180	14.6%	26,333	7.3%
\$10,000	to \$14,999	15,939	6%	15,939	14.4%	31,878	8.9%
\$15,000	to \$19,999	17,581	7%	13,307	12.0%	30,888	8.6%
\$20,000	to \$24,999	18,654	8%	11,908	10.7%	30,562	8.5%
\$25,000	to \$34,999	37,108	15%	18,211	16.4%	55,319	15.4%
\$35,000	to \$49,999	50,227	20%	14,995	13.5%	65,222	18.2%
\$50,000	to \$74,999	52,877	21%	8,587	7.7%	61,464	17.1%
\$75,000	to \$99,999	20,617	8%	2,303	2.1%	22,920	6.4%
\$100,000	to \$149,999	11,914	5%	1,215	1.1%	13,129	3.7%
\$150,000	or More	6,350	3%	512	0.5%	6,862	1.9%
TOTAL		247,700	100%	110,967	100.0%	358,668	100.0%

The detail of income levels for homeowner households (Table I.12) and renter households (Table I.13) by county (Census 2000) are on the following pages.

TABLE I.12
1999 INCOME FOR HOMEOWNERS IN MONTANA
2000 CENSUS

COUNTY	Total Home Owners	NUMBER OF HOMEOWNERS										
		Less Than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 or More
Beaverhead	2,345	30	136	170	246	169	317	504	511	151	82	29
Big Horn	2,545	147	193	252	216	271	404	398	446	170	37	11
Blaine	1,526	58	122	130	156	135	240	285	238	83	69	10
Broadwater	1,390	59	47	85	111	115	283	256	277	91	37	29
Carbon	3,015	118	167	230	236	241	462	596	563	254	111	37
Carter	405	27	28	51	46	31	57	83	51	20	11	0
Cascade	21,111	460	663	1,205	1,466	1,698	3,088	4,637	4,666	1,683	924	621
Chouteau	1,528	47	89	119	124	120	283	343	237	84	48	34
Custer	3,341	107	134	275	280	349	459	715	647	175	156	44
Daniels	695	35	50	70	57	58	123	127	93	50	24	8
Dawson	2,683	90	167	177	244	215	414	553	487	237	67	32
Deer Lodge	2,952	99	152	227	317	382	433	633	512	126	29	42
Fallon	881	27	61	68	99	85	127	185	155	44	19	11
Fergus	3,582	117	185	317	309	273	643	668	606	264	146	54
Flathead	21,682	497	781	1,416	1,514	1,577	3,242	4,676	4,541	1,775	981	682
Gallatin	16,435	255	389	539	905	842	2,116	3,398	4,193	1,819	1,308	671
Garfield	390	18	46	62	20	34	72	76	38	12	12	0
Glacier	2,667	123	220	209	153	263	424	524	388	255	69	39
Golden Valley	283	13	18	21	29	21	44	65	45	13	11	3
Granite	888	34	42	91	103	71	161	165	122	58	22	19
Hill	4,161	121	157	246	320	299	681	911	887	259	198	82
Jefferson	3,116	67	113	166	160	208	371	608	795	380	186	62
Judith Basin	734	57	52	71	67	69	121	156	80	19	28	14
Lake	7,284	194	419	629	624	724	1,146	1,455	1,176	463	244	210
Lewis & Clark	15,984	193	417	637	948	1,082	2,458	3,176	4,132	1,682	931	328
Liberty	599	36	40	31	63	41	85	114	130	29	19	11
Lincoln	5,941	231	424	573	543	539	1,134	1,057	953	316	128	43
McCone	629	31	43	50	44	52	104	122	124	35	14	10
Madison	2,080	106	108	187	143	146	367	422	377	114	69	41
Meagher	588	28	45	58	45	49	120	125	85	17	14	2
Mineral	1,156	58	55	104	127	98	184	236	172	57	42	23
Missoula	23,793	499	765	1,041	1,317	1,449	3,204	4,549	6,193	2,571	1,496	709
Musselshell	1,445	57	99	125	160	176	241	251	202	98	23	13
Park	4,534	177	198	372	348	323	748	961	818	285	215	89
Petroleum	157	12	24	18	4	19	26	18	20	5	4	7
Philips	1,302	47	58	152	103	107	177	251	300	60	39	8
Ponderosa	1,692	60	93	136	183	131	274	352	265	121	53	24
Powder River	537	25	45	34	39	66	91	110	86	18	10	13
Powell	1,728	70	55	195	141	158	305	399	242	85	41	37
Prairie	417	21	27	59	41	39	75	74	48	26	5	2
Ravalli	10,815	291	414	738	858	900	1,859	2,255	1,963	661	553	323
Richland	2,803	61	155	180	201	262	456	626	560	178	72	52
Roosevelt	2,340	113	152	249	173	223	403	412	377	128	90	20
Rosebud	2,223	68	117	134	161	126	254	437	596	196	106	28
Sanders	3,269	151	261	356	298	333	581	577	466	105	100	41
Sheridan	1,395	42	91	100	124	145	246	292	203	83	56	13
Silver Bow	10,154	180	381	782	681	849	1,749	1,972	2,181	734	431	214
Stillwater	2,457	71	105	129	183	190	339	520	548	219	108	45
Sweet Grass	1,094	33	55	86	96	82	161	248	187	77	39	30
Teton	1,920	71	84	123	164	195	327	408	356	120	48	24
Toole	1,402	30	73	118	161	108	176	307	311	57	41	20
Treasure	255	6	15	25	17	15	53	62	42	6	10	4
Valley	2,391	75	143	181	198	159	385	472	517	152	61	48
Wheatland	616	34	61	53	59	71	115	107	74	26	13	3
Wibaux	308	9	20	25	23	34	57	50	56	19	6	9
Yellowstone	36,037	594	1,099	2,062	2,133	2,237	4,643	7,248	8,539	3,852	2,258	1,372
Montana	247,700	6,280	10,153	15,939	17,581	18,654	37,108	50,227	52,877	20,617	11,914	6,350

TABLE I.13
1999 INCOME FOR RENTERS IN MONTANA
2000 CENSUS

COUNTY	Total Rentals	NUMBER OF RENTERS										
		Less Than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 or More
Beaverhead	1,339	115	201	256	158	114	192	120	112	30	34	7
Big Horn	1,379	100	175	178	152	134	207	217	141	52	20	3
Blaine	975	103	162	139	114	128	110	109	80	19	10	1
Broadwater	362	18	38	46	47	37	57	68	23	13	15	0
Carbon	1,050	23	134	128	129	111	229	151	107	31	3	4
Carter	138	9	23	12	26	12	16	18	13	7	2	0
Cascade	11,436	741	1,810	1,667	1,272	1,265	1,998	1,499	759	208	137	80
Chouteau	698	46	74	89	101	92	110	90	69	17	5	5
Custer	1,427	82	252	235	174	114	234	160	126	29	14	7
Daniels	197	15	38	25	30	15	29	27	12	4	0	2
Dawson	942	76	167	183	87	90	112	165	38	5	17	2
Deer Lodge	1,043	100	265	155	131	79	96	110	71	15	8	13
Fallon	259	13	35	42	31	30	37	32	33	2	4	0
Fergus	1,278	89	221	153	184	132	191	195	88	15	6	4
Flathead	7,906	472	1,167	1,023	891	917	1,447	1,080	583	201	87	38
Gallatin	9,888	489	1,004	1,100	1,258	955	1,971	1,740	870	327	143	31
Garfield	142	5	22	21	15	25	9	25	18	0	0	2
Glacier	1,637	180	284	241	188	159	233	208	85	28	26	5
Golden Valley	82	6	9	12	21	10	10	9	1	2	0	2
Granite	312	17	65	46	36	19	47	32	26	9	5	10
Hill	2,296	219	363	409	299	194	280	227	236	32	23	14
Jefferson	631	51	86	91	69	68	83	100	45	17	12	9
Judith Basin	217	14	21	30	26	28	30	35	19	8	5	1
Lake	2,908	228	607	418	370	312	407	323	177	48	15	3
Lewis & Clark	6,866	658	909	870	607	757	1,211	946	658	142	67	41
Liberty	234	15	22	44	32	32	19	40	23	4	3	0
Lincoln	1,823	154	467	333	214	138	223	176	87	29	2	0
McCone	181	19	21	27	21	24	33	27	6	2	1	0
Madison	876	38	108	108	117	135	150	127	43	22	17	11
Meagher	215	21	34	27	25	19	16	39	11	16	5	2
Mineral	428	32	65	90	37	43	65	48	34	4	8	2
Missoula	14,646	1,153	2,011	2,009	2,056	1,546	2,424	1,880	1,108	296	122	41
Musselshell	433	24	67	91	72	52	49	47	23	2	0	6
Park	2,294	134	330	288	296	244	351	373	166	44	49	19
Petroleum	54	3	10	7	8	4	16	3	2	1	0	0
Philips	546	70	89	89	47	63	58	70	35	19	3	3
Ponderosa	718	87	68	100	91	87	97	84	76	11	15	2
Powder River	200	5	15	33	28	32	34	24	23	2	0	4
Powell	694	37	103	77	49	98	108	142	56	18	6	0
Prairie	120	6	10	26	13	21	13	18	11	0	2	0
Ravalli	3,474	200	506	438	386	399	657	471	268	71	58	20
Richland	1,075	89	120	157	109	137	190	169	83	15	6	0
Roosevelt	1,241	129	257	226	155	126	120	119	57	34	13	5
Rosebud	1,084	85	124	139	116	109	170	163	122	34	21	1
Sanders	1,004	88	182	162	94	111	129	110	69	28	12	19
Sheridan	346	24	55	69	36	55	51	31	18	0	5	2
Silver Bow	4,278	343	824	780	537	533	524	369	265	46	24	33
Stillwater	777	32	82	63	82	68	139	147	114	33	12	5
Sweet Grass	382	12	24	68	32	59	76	57	37	2	6	9
Teton	618	47	101	86	85	67	97	72	45	8	6	4
Toole	560	23	95	92	61	55	105	84	34	6	2	3
Treasure	102	12	10	24	15	15	19	4	1	2	0	0
Valley	759	71	115	88	129	117	116	73	33	3	12	2
Wheatland	237	8	37	42	34	21	38	39	10	5	3	0
Wibaux	113	12	22	18	15	13	15	10	8	0	0	0
Yellowstone	16,047	968	2,074	2,569	1,899	1,688	2,763	2,293	1,329	285	144	35
Montana	110,967	7,810	16,180	15,939	13,307	11,908	18,211	14,995	8,587	2,303	1,215	512

POVERTY

In 2003, the U.S. Census Bureau reported that the official poverty rate for the United States was 12.5%, up from 12.1% in 2002. Poverty is present when total family income is below a threshold, adjusted based on the Consumer Price Index (CPI), and based on family size, number of children and age of householder. The source of official poverty estimates is the Current Population Survey (CPS) and the Annual Social and Economic Supplement (ASEC).

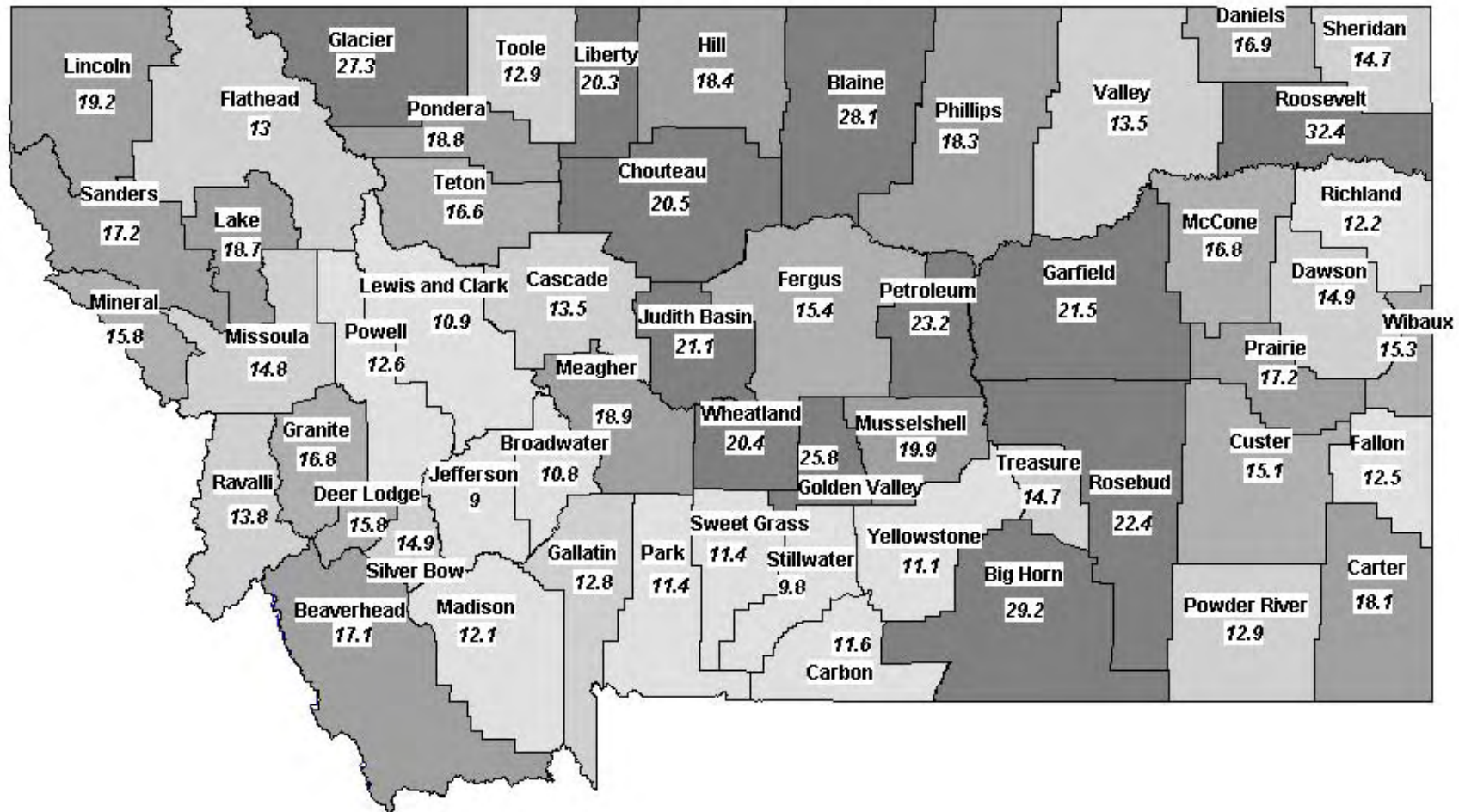
Montana's official poverty rate was 14.1% in 2000, 13.3% in 2001, 13.5% in 2002, 15.1% in 2003, and 14.3% in 2004. Montana's poverty rate showed a net increase of .2 percentage points between 2000 and 2004, with an increase of .9 percentage points in 2004. In 1990, Montana's poverty rate was 15.6%, for a 0.5 percentage point decrease over the past thirteen years. Poverty rates by county differ significantly. Higher poverty rates are concentrated along the Hi-line and in the eastern part of the state. Poverty rates by county from the 2000 Census (based on 1999 income) are depicted in the map on the next page.

The total individuals in poverty status and individuals by selected age are in Table I.14 following the map.

Family Poverty Status

Although Montana's overall poverty rate has decreased since 1990, the poverty rate for Montana's families has not. The total number of families under the poverty level has increased 20.7% from Census 1990 to 2000. Increases were shown in the married-couple with children, female householder (no husband) with children, and male householder (children and no children combined) categories. Thirty-eight percent of total families under the poverty level are female householders with children under 18. The detail of family poverty status is shown in Table I.15.

Montana's Percent Poverty Rate by County Census 2000



Center for Applied Economic Research
Data from U.S. Census Bureau

TABLE I.14
1999 POVERTY STATUS BY COUNTY FOR MONTANA
2000 CENSUS

COUNTY	Total Individuals	18 Years and Over	65 Years and Over	Related Children <18 Years	Related Children 5 to 17 Years	Unrelated Children 15 + Years
Beaverhead	1,491	1,052	150	430	312	551
Big Horn	3,632	1,972	199	1,646	1,176	468
Blaine	1,951	1,120	172	822	575	311
Broadwater	466	312	52	149	117	155
Carbon	1,089	760	136	321	230	383
Carter	242	185	37	57	51	60
Cascade	10,605	6,652	896	3,785	2,600	3,321
Chouteau	1,191	681	77	495	360	180
Custer	1,700	1,164	166	503	364	634
Daniels	334	244	58	83	68	118
Dawson	1,285	889	161	390	274	375
Deer Lodge	1,451	986	166	434	328	557
Fallon	349	219	31	125	105	86
Fergus	1,767	1,192	257	529	425	623
Flathead	9,489	6,225	774	3,127	2,204	3,070
Gallatin	8,319	6,684	306	1,527	897	5,123
Garfield	272	180	41	88	60	54
Glacier	3,568	2,059	238	1,495	1,122	530
Golden Valley	253	203	37	46	40	121
Granite	472	304	36	166	119	112
Hill	2,996	1,908	182	1,070	673	808
Jefferson	882	590	95	279	208	281
Judith Basin	490	301	53	189	144	58
Lake	4,862	2,994	303	1,723	1,297	1,419
Lewis & Clark	5,960	4,081	408	1,737	1,119	2,574
Liberty	425	263	56	160	120	29
Lincoln	3,558	2,303	295	1,221	942	1,005
McCone	331	233	42	92	65	62
Madison	821	590	105	219	160	239
Meagher	359	227	43	132	95	74
Mineral	598	423	44	169	128	185
Missoula	13,691	10,410	770	3,108	2,080	7,502
Musselshell	877	543	79	315	283	262
Park	1,780	1,287	229	470	344	785
Petroleum	114	82	14	32	21	29
Phillips	828	541	90	279	230	211
Ponderosa	1,194	753	82	438	334	221
Powder River	235	172	51	63	52	65
Powell	719	486	58	230	174	204
Prairie	202	147	42	53	40	50
Ravalli	4,927	3,023	332	1,806	1,344	1,403
Richland	1,161	788	128	360	256	414
Roosevelt	3,358	1,860	170	1,482	1,053	580
Rosebud	2,063	1,074	118	964	738	266
Sanders	1,737	1,147	155	548	405	502
Sheridan	602	453	153	147	92	217
Silver Bow	5,005	3,439	459	1,540	1,068	1,941
Stillwater	791	532	103	247	181	268
Sweet Grass	403	265	53	138	102	85
Teton	1,056	608	88	445	294	210
Toole	624	417	71	200	125	154
Treasure	125	72	16	51	38	41
Valley	1,026	727	201	295	232	354
Wheatland	440	356	67	81	69	247
Wibaux	157	105	25	50	40	56
Yellowstone	14,032	9,160	1,199	4,696	3,100	4,982
Montana	128,355	85,443	10,369	41,247	29,073	44,615

The sum of the columns by age does not agree to the total individuals as there is some overlap between age categories.

TABLE I.15
POVERTY STATUS FOR FAMILIES (Based on 1999 Income)
2000 Census

County	Total Number of Families	FAMILIES UNDER POVERTY LEVEL						
		All Families # %		Married-Couple		Female Householder		Male Householder
				w/ Children Under 18	no Children Under 18	w/ Children Under 18	no Children Under 18	
Beaverhead	2354	302	12.8%	102	64	88	23	25
Big Horn	3052	723	23.7%	269	63	295	21	75
Blaine	1813	424	23.4%	162	50	147	19	46
Broadwater	1282	97	7.6%	31	23	36	2	5
Carbon	2715	222	8.2%	80	66	44	4	28
Carter	390	62	15.9%	16	32	8	6	0
Cascade	21675	2258	10.4%	669	242	1052	97	198
Chouteau	1626	269	16.5%	108	71	74	4	12
Custer	3120	316	10.1%	120	45	112	15	24
Daniels	560	75	13.4%	32	24	9	0	10
Dawson	2490	291	11.7%	94	86	74	11	26
Deer Lodge	2527	292	11.6%	59	65	108	13	47
Fallon	796	76	9.5%	40	13	13	5	5
Fergus	3205	339	10.6%	117	87	98	10	27
Flathead	20601	1944	9.4%	681	370	717	46	130
Gallatin	16344	1026	6.3%	332	189	378	32	95
Garfield	372	62	16.7%	30	17	7	2	6
Glacier	3279	772	23.5%	307	103	276	38	48
Golden Valley	254	42	16.5%	8	22	11	1	0
Granite	798	111	13.9%	39	26	34	4	8
Hill	4253	650	15.3%	212	98	245	3	92
Jefferson	2852	190	6.7%	69	45	46	0	30
Judith Basin	661	108	16.3%	58	29	8	8	5
Lake	7281	1020	14.0%	329	140	407	36	108
Lewis and Clark	14935	1086	7.3%	282	162	466	31	145
Liberty	584	111	19.0%	59	33	13	4	2
Lincoln	5411	770	14.2%	245	190	250	28	57
McCone	596	84	14.1%	30	32	7	6	9
Madison	1924	196	10.2%	72	90	22	2	10
Meagher	532	87	16.4%	28	22	27	0	10
Mineral	1083	139	12.8%	33	58	31	0	17
Missoula	23267	2048	8.8%	501	334	947	71	195
Musselshell	1215	158	13.0%	67	34	49	0	8
Park	4220	304	7.2%	83	98	105	4	14
Petroleum	138	29	21.0%	11	8	7	0	3
Phillips	1243	172	13.8%	80	35	37	8	12
Pondera	1742	262	15.0%	101	69	71	3	18
Powder River	535	53	9.9%	23	24	4	0	2
Powell	1635	167	10.2%	43	54	60	0	10
Prairie	354	47	13.3%	21	17	9	0	0
Ravalli	10187	978	9.6%	395	182	346	15	40
Richland	2646	215	8.1%	88	43	59	2	23
Roosevelt	2650	732	27.6%	150	69	407	43	63
Rosebud	2411	428	17.8%	156	39	169	16	48
Sanders	2932	389	13.3%	123	119	114	4	29
Sheridan	1146	121	10.6%	60	38	14	6	3
Silver Bow	8970	961	10.7%	280	113	413	33	122
Stillwater	2336	144	6.2%	61	34	26	3	20
Sweet Grass	997	90	9.0%	47	25	16	2	0
Teton	1743	212	12.2%	105	36	48	4	19
Toole	1322	128	9.7%	71	32	18	3	4
Treasure	247	21	8.5%	11	2	5	0	3
Valley	2140	204	9.5%	81	41	56	10	16
Wheatland	512	57	11.1%	15	28	12	0	2
Wibaux	292	25	8.6%	13	6	6	0	0
Yellowstone	34488	2915	8.5%	682	360	1408	136	329
Montana	238,733	25,004	10.5%	7,981	4,397	9,509	834	2,283
Montana 1990	213,625	19,833	9.3%	5,808	4,711	7,012	863	1,439
Change 1990-2000	10.5%	20.7%		27.2%	-7.1%	26.3%	-3.5%	37.0%

SUMMARY

Overall, the Montana economy has become more diversified since 1994, shifting toward the agriculture, forestry and fishery, construction, retail trade, and service industries and away from mining. These shifts in the economy may cause Montana to respond more rapidly in the future to the changing economic conditions nationwide.

Montana's unemployment rate has dropped 20% over the past eight years. Much of the job growth and available jobs continue to be in low paying industries such as services, agriculture, forestry, and fishery and retail trade. The finance, insurance and real estate sector has also shown significant job growth as well as a significant increase in wages.

Although the state's per capita personal income growth has outpaced the national average, it is still among the lowest levels in the nation. Unearned income sources continue to grow for Montana's families, and have grown almost twice as fast as wage income. Montana's overall poverty rate dropped from 1990 to 2002 (128,355 persons in Montana were under the poverty level in 2000), and then increased from 13.5% to 15.1% between 2002 and 2003. The number of Montana's families in poverty has increased since 1990; from 19,833 families under the poverty level in 1990 to 25,004 families under the poverty level in 2000.